This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

+ *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.

+ *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.

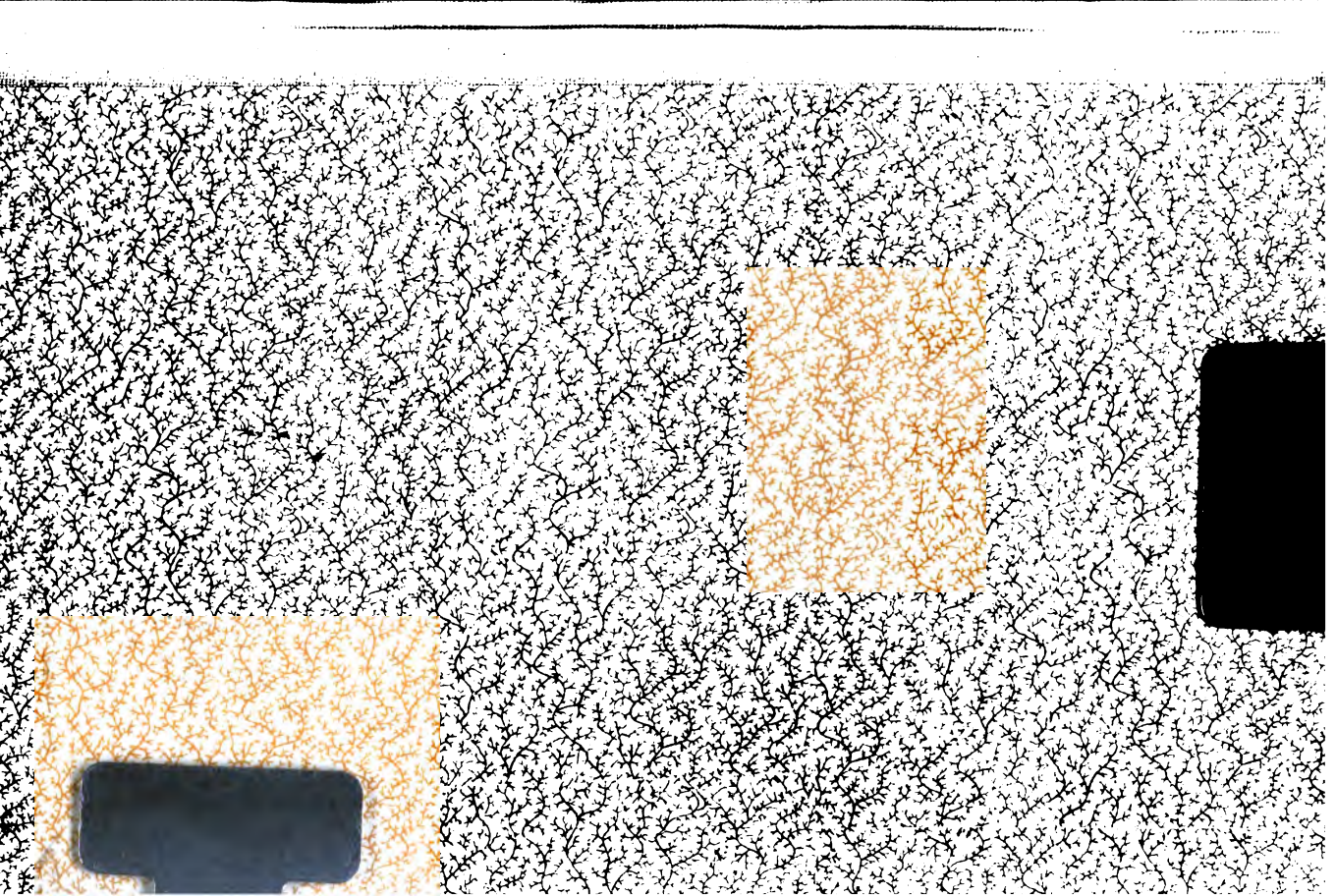
+ *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.

+ *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at `http://books.google.com/`

NYPL RESEARCH LIBRARIES
3 3433 07593851 8



DEC 3 0 1913

580831

MY TOWN

OR

COMMUNITY PATRIOTISM

MY TOWN

OR

COMMUNITY PATRIOTISM

By

George Blackstone Irving

Better-Town Promoter

Chicago

The Rogerson Press, Chicago

1912

THE NEW YORK
PUBLIC LIBRARY
586831
ASTOR, LENOX AND
TILDEN FOUNDATIONS.
R 1913 L

Dedicated to
RETAIL MERCHANTS
(One of whom was my father)
AND THEIR CLERKS
All of whom have been great factors
in town building

Copyright 1912
Washington, D. C.
also
Great Britain

By GEORGE B. IRVING

All Rights Reserve

INTRODUCTION.

While the agitation regarding the future of community life has been going on there has been one man, George B. Irving of Chicago, who has been studying conditions and trying to learn by personal investigation what assistance is possible and practicable. Reared in his father's retail store he later was connected with the John V. Farwell Company of Chicago. For several years he has been lecturing, advising and promoting better community life. The writer and his associates in our lecture travels over the United States have heard of Mr. Irving's work a great many times and have the utmost confidence in his ability to analyze local conditions. He is a man not only of education but also of a broad mind as expressed by one merchant who wrote: "He stirred us and said some things which takes a big man to say."

Mr. Irving has had the inspiration to put his experience into manuscript form and this book is the result. He believes in conserving the interests of a community by building up home industries and conserving home capital to the end that maximum manhood may be developed.

The pages of his book show how unworthy are the big city stores of patronage, both in their methods and

merchandise. He describes how the public is deceived and their employees degraded. But this is the negative side only, that is, the conservation of capital and patronage for the home town, for he shows how a town's people should work together, how churches and lodges and schools should exercise their energies, how through a commercial club local citizens should proceed to obtain the best results; in other words, how to develop within ourselves.

If Mr. Irving's writings and lectures cannot inspire a town there is no hope for you.

Springfield (Massachusetts) Board of Trade offered a prize of $500 in cash for the person who would present the best plan to them for promoting the interests of their city. There were between two hundred and three hundred contestants and Mr. Irving's plan was the one unanimously accepted.

He is a lecturer of national reputation.

Mr. Irving's services are for your town and if you are interested in having him with you, remember you have my word—my pledge—that he will help you.

Des Moines, Iowa. W. J. PILKINGTON.

PREFACE.

Rome killed its genius, Caesar, and likewise many communities are killing their local genius. While in Muscatine, Iowa, under the auspices of the commercial club, I protested against the officers promoting a public market for the reason that it would antagonize the resident capacity to build social and material welfare.

Whatever embarrasses the home business man is of doubtful merit inasmuch as the local business man is a leader in promoting social as well as other community welfare, those intangible but invaluable desiderata of every town. Business men personify Constructive Genius, therefore the commercial club of Muscatine, which was organized to conserve local life of the community, sought to destroy it by a public market, which was an incident kindred to that of the commercial club of Valley City, North Dakota, raising $1,500 with which to equip their club rooms and the committee traveling all the way to St. Paul, Minnesota, and purchasing at retail there.

A few cents saved on a bushel of potatoes purchased in a public market cannot compensate for the loss of local Constructive Genius as thus personified in the home business men, for the peddler of potatoes, or any other peddler, including Larkin soap club representatives, are not examples of local Constructive

Genius, while the business man is. The few cents additional paid for the potatoes to the home merchant is the cost in part at least by the local citizen for a respectable community in which to reside. That citizen, therefore, who advocates a public market or who patronizes the peddler or itinerant merchant deliberately seeks to pauperize himself and his family in community wealth, pecuniary and social. He would put a few more potatoes into his stomach and save a few cents in his wallet while robbing his children by community suicide of a civilized society.

Paraphrasing Shakespeare somewhat:

"Who steals my purse, steals trash;
'Tis something, 'tis nothing,
'Twas mine, 'tis his,
And he has made slaves of thousands;
But he who filches from me
MY SOCIAL LIFE
Robs me of that which *both* enriches him,
And leaves me poor indeed."

The wise citizen contributes in every way possible to home Constructive Genius for he understands that it is this genius which promotes local prosperity. He declines to patronize a Chinese laundry, not because he dislikes Chinamen, but because he loves his children, for a Chinese laundryman antagonizes local constructive Genius, yet withal I have found bankers and other leading business men of towns regularly patronizing Chinese laundries.

Community patriotism is selfishness in the sense that it seeks to conserve the local citizens' property and

social interest, and indeed a commercial club is for this reason the very acme of selfishness. Therefore, a citizen who will not join the commercial club has not yet learned the modern way of being selfish, but is an example of the modern grafter, who allows his neighbors and fellow citizens to promote his interest without contributing a share towards the community good.

In a national sense loyalty to the home community is lofty patriotism. The balance of political power is in process of transference from rural to urban hands. However, city politics is of a questionable quality. Hon. James Bryce, British Ambassador in Washington, declares in his American Commonwealth: "There is no denying that the government of cities is the conspicuous failure of the United States."

The crowning glory of American Institutions will doubtless be an adequate self government of cities, but during this evolution now being experienced great national problems, economic and industrial, are surely to be before the bar of American Suffrage for adjudication, such great questions as European nations are on the mat with right now. The following decade will no doubt witness unprecedented battles concerning social questions which, let us hope, will be bloodless.

During this transition, political and economic, it is neither wise nor safe to transfer more power into the hands of the city with its great unsolved problems than is absolutely necessary. It is in fact patriotic to conserve population outside of the great cities during this

epoch of industrial rehabilitation. Community welfare is vital to the nation, while a city's prosperity is far less so, according to John Fiske.

The plea is made in the following pages for loyalty to home Constructive Genius in contradistinction to sending contributions of any kind to the Constructive Genius of Chicago or any other great city,—loyalty to local Constructive Genius in patronage of home business men and also in local investments, but greatest of all by personal effort in community promotion by liberal donations of time and energy.

Every citizen of a community, farmer, laboring man, professional man—each and all owe a heavy debt to their home town. Altogether too many citizens are objects of charity from their fellow citizens in accepting community prosperity and enjoyments without giving value received. The insignificant disloyalty of a citizen to his community is in sending his patronage to the mail order houses such as Sears, Roebuck and Montgomery Ward, which is a species of community suicide because it wounds local Constructive Genius; but the really significant crime of citizens against their community is to sit inactive and idle and allow local Constructive Genius to be assassinated, which a citizen does when he declines to join his commercial club and to promote with his neighbors community building. Constructive Genius is a community's local Giant; protect this Giant as you would preserve your homes from burglars!

Incomprehensible is the pernicious practice of so many citizens in permitting a few business men to

plot and plan the boosting of their property without lending any assistance even of their presence at the commercial club meetings. Inexcusable and ignoble, unworthy indeed of a genuine man who possesses the proper community and family pride, is sitting at home in an easy chair while a few business men who enjoy an easy chair and a quiet evening at home equally as much as any other person, spend hours in community boosting which is the equivalent of property and labor-market promoting. Farmers are perhaps the most conspicuous type of this unfairness, which, let it be said again, is the modern form of graft,—not paying the price for community profit and prosperity.

It is my modest hope that the following pages will inspire some citizen in every community to a deeper sense of his debt to the town in which or near which he resides, and also that they will impress the great need of a minimum wage for the salesgirls of the big city stores and inspire an early realization of same.

Chicago. GEO. B. IRVING.

CHAPTERS.

1. The Model Town.
2. Community Cost and Compensation.
3. Community Investments in Jeopardy.
4. One Reason for Town Decay.
5. Illustrations of Skinning "The Public."
6. Catalogue Houses Introduce Poor Merchandise.
7. Labor Unions Unfair.
8. Churches Unneighborly.
9. Grave Question for American Women.
10. Absentee Genius a Community Blight.
11. A Merchandise Trust Imminent.
12. Community Ten Commandments.
13. The Era of Commercial Clubs.
14. Advertising Towns.
15. $500.00 Prize Municipal Ad Plan.
16. Good Schools an Industrial.
17. The Church's Industrial Opportunity.
18. Landscape Beautiful a Town Asset.
19. Commercial Club Rooms and Secretary.
20. Public Buildings.
21. Town Spirit.
22. Women's Clubs.
23. The Farmer a National Problem.
24. Legislation and Public Affairs.
25. Industrial Funds—How to Raise Them.
26. Points for Business Men.
27. Good Roads a Factory Equivalent.
28. The Irving Municipal Government Plan.
29. Certificate of Community Welfare.

CHAPTER I.

THE MODEL TOWN.

The citizen who does not desire to live in a good community is far from being a typical American. That man or woman who is content to reside in the isolation of a bankrupt community is in greater or less degree a pauper in practice and possessions, particularly in possessions of the larger life which is only experienced in that community where the social wealth is worthy of the present age.

A person who has no wish to boast concerning his home town is abnormal; he is as deplorable as a man without a country. Young men often leave home because they cannot endure the humiliation of residence in a community without anything to boast about. Incidentally, accordingly, a father who declines to associate himself with his fellow citizens for a better community may be unconsciously guilty of driving his children away from home, being an exhibition of animal life even lower than that of a cat or a dog which animals cling to their offspring as long as possible.

It is purposed in this book to help the reader promote a model town, or its approximation. The object is in sympathy with the Community Commission formulated by former President Roosevelt and the Congress contemporaneous with him. Also it is in har-

mony with the organization of the Illinois Bankers' Association which is seeking to develop a better community life in the rural sections. The primary problem for consideration very naturally, therefore, is a description of what may be considered to be the model town.

The question has frequently been asked the writer: What do you consider to be the model city among those visited by you? The reply is: Beloit, Wisconsin. This answer, of course, should be qualified by the statement that Beloit approximates the model town.

The model community is not the large city. Some day it may be, but even that is doubtful. Community life in New York City is hardly ideal, for the extremes of society exist there in a pronounced degree. Isolation is a city as well as a rural characteristic. Dr. Cook, of North Pole notoriety, could not lose himself in continental Europe, or even South America, but he could and did submerge himself in London.

A smaller city is the ideal residence, the community where a person is called by his given name occasionally; where it is not unwise to smile in business. In a great city it is almost dangerous to smile. One must fortify against imposition by looking stern all day long. As the result, the city inhabitant often appears worried and friendless.

Cities of fifteen to twenty thousand inhabitants are more desirable for the residence of the average person than either smaller or larger places. In such communities friendship is more cordial and social intercourse more democratic. Amusements appear in frequency

and they are of a good character. Such a city can boast a good opera house and secure desirable talent for it. Best of all the social wealth of such a place is not only desirable, but it is obtainable by the majority of the citizens.

An American lady visiting in London, during the Franco-British exposition, related to the writer, that some of the inhabitants upon being accosted by her, were not able to say whether or not there was such an exposition in the city. For the reason then that a city of fifteen to twenty thousand inhabitants has a desirable social life for all, it may be classed as ideal in this regard.

The civic and moral life of a city of such size is better than public life in the metropolis, or in the smaller town. This fact does not require consideration further as it is easy to recognize as existent. Accordingly such a town affords a safe home for raising children.

From a landscape standpoint a city must be attractive to be modern. The city which has no beautiful landscape, either natural or artificial, cannot be considered for recognition as the ideal place in which to reside. Beloit with its Rock River and rough topography is a beautiful place. Homes owned by the residents is important. The guarantee plan will allow more homes to be owned.

Good schools and churches are an important factor in the ideal city. Beloit has both of these, and with its excellent college it is a very valuable community for the parent who desires the companionship of his

children during the four years of their college course. For this reason a father could well afford to pay an amount equivalent to the expenses of a four years' college course for the purpose of developing a local college in his home town; that is, if a college course costs $2,000, then the enterprising citizen and the father who desires the companionship of his son or daughter for four years additional might very appropriately offer this amount of $2,000 to the commercial club towards a local college fund. From the standpoint of schools Beloit is again the model town.

A good business center is also a feature of the model town. Modern store buildings, well paved and flushed streets, chandelier lighted, are requisites in the attractive town. It should be acknowledged, however, that in this particular more than any other is Beloit's weakness.

The last factor to consider in the model city is the labor market. Beloit has such a labor market, one factory employing about three thousand skilled mechanics. No city can compete for the honor of being the model city which does not afford a market in which to earn a living. Boulder, Colorado, is perhaps the most beautiful city the writer has lectured in, and while it is indisputably beautiful, starving to death there would be very easy because of the absence of a labor market.

In the consideration of the model town, therefore, the following features must be considered:

A rich social life.

A virile civic and moral life.

A school and college life.
A modern mercantile life.
A beautiful landscape.
A labor market.

The above factors for the model town are supplied to allow readers to audit the assets of their own home town, and if any feature is absent, to seek to supply it.

CHAPTER II.

COMMUNITY COST AND COMPENSATION.

The subject of community welfare has been so graphically described by Dr. J. G. Holland, one of the founders of Scribner's Magazine, that space is given to quote him. He says:

"Let us suppose the existence of a little city of ten thousand inhabitants, without a church or a school house, or a library, or a lyceum, or any institution of any kind for the moral, intellectual and social culture of the people. Let us suppose this city to be rich in material good and in the facilities for augmenting it. Would property be safe in such a city? Would vice be under control there? Would men be industrious there? What things in all the world would add most to the value of real estate and personal property in such a city? Would there be a man among its ten thousand who could find a better investment for his money than by paying his share toward building five churches and ten school houses and endowing the public library and lyceum? Such an investment as this would double the actual market value of all the property of the city. No man there could afford to place his money at simple interest while such an investment waited to be made. Any man who permits institutions like these to go begging in a city which contains his

property (and it might be said his labor) convicts himself of business incompetency, such institutions being a positive money-producing and money-preserving power. It isn't benevolence to give money for these institutions, it is simply necessary that a man have the instinct and foresight of an ordinary business man."

The second form of reward Dr. Holland enumerates for social sacrifice is even higher than the above, namely, the actual and well recognized money value in the satisfaction and acquisition which come to society immediately through its institutions. The first reward for social institutions is economic, a return in dollars and cents; the second reward is the money value which these institutions secure, a reward which society feels it is profited in accepting in place of money. Yet there is a third reward, he says, greater and better than the above named two, that is, the capacity for the reception, enjoyment and dissemination of culture and social wealth.

Society becomes rich in power, rich in sources of satisfaction, rich in character, rich in influence and of value to itself and the world, according to the amount of its sacrifices for those institutions on whose prosperity the progress of society mainly depends. There can never be good society without good social institutions and there can be no good social institutions without sacrifice.

The hour has come in hundreds of communities when the local citizens must sacrifice financially, and with their effort and energy, to defend their social welfare. Many communities might mortgage

their homes for industrial funds than buy automobiles, as is the prevailing practice. The times are treacherous to the preservation of hundreds of communities' firesides, and the call is clear for loyalty and liberality in purse and personal effort by local citizens.

The decay and death of community life is deliberate and self-inflicted—suicidal—for no power can destroy a community's vitality if the home citizens are all loyal to local interests.

Figures have been compiled which show as much patronage spent outside many towns today as in them, a fact proving conclusively the self-infliction of community destruction industrially and therefore, socially, by the citizens themselves—Community Suicide.

CHAPTER III.

COMMUNITY INVESTMENTS IN JEOPARDY.

One object of this book is to create a love and loyalty for one's own home community above every other. An inordinate desire for a greater chunk of this world and more of its gold has resulted in altogether too large a number of citizens neglecting their home town with their investments. Outside wild-cat schemes have become a mania in almost all towns.

An ex-communicated clergyman of Chicago, whom one of that city's leading meat packers fought valiantly but vainly to exonerate, visited the neighboring town of Warren, Illinois, after his trial. By professing to be religious he inveigled out of the citizens $20,000 for a placer gold mine which cannot be located, neither could the clergyman after he left town. At the same time the leading factory in that town was in need of additional capital, but could not secure any of the church people's $20,000. That same factory is today selling its product in several states, employing sixteen traveling salesmen and providing a home labor market, thereby maintaining real estate values for those church people, who chose to gamble in a gold mine rather than support a tried local industrial.

The leading banker in a western town told the writer

the following: "Our town, a county seat, has for its strongest competitor an adjoining county seat town. While our rival town has been investing its surplus capital in flouring mills until its output is 3,000 barrels daily, our town has been investing its surplus capital in wild-cat schemes in other states, perhaps has thus invested $500,000, and although we are also in a wheat section, yet our flouring mill capacity is only 200 barrels daily. The greater part of our $500,000 wild-cat investments is lost irretrievably, but even more lamentable and humiliating is the fact that our competitive town has doubled its population and is now so far ahead of our town, we must look up to it for leadership in the future; that city is prosperous while ours is at a standstill."

McPherson, Kansas, is a short distance from Hutchinson, a competitive city. Hutchinson is a live community with citizens who dare to try to promote industrials. One of this city's projects is a strawboard factory. The citizens of McPherson told the writer that the promoters of the Hutchinson strawboard project came into McPherson for capital, and the latter city generously subscribed more for Hutchinson's industrial than Hutchinson itself did. No great mental alertness is required to foresee the future of these two cities. McPherson is a martyr to Hutchinson's success and is also a witness in corroboration of the principle exemplified in this book, namely, unless a community is loyal to itself it is doomed!

Not far distant from Hutchinson and McPherson is the city of Newton. The writer has lectured in all

three cities and has studied their industrials, therefore speaks personally of the conditions. The president of the leading bank in Newton invited the writer to visit a factory, and during the ride to the factory the banker was severe in his condemnation of the local citizens for not helping to develop this particular industrial. Inadvertently, he told also of an effort by himself to promote a subdivision of lots in the neighboring city of Wichita, the direct competitor of Newton. That evening in the opera house the banker was asked to explain his inconsistency.

Mason City, Iowa, did not know until just a few years ago that they had the raw material to manufacture cement. Now they operate large interests, assisted by neighboring towns in no small degree. The writer has visited adjoining towns and investigated the latter's contributions to Mason City's prosperity. One town of 1,000 inhabitants subscribed, according to local reports, $100,000 towards the cement industry, of Mason City (not the home town, but a competitive city) which fact means the industrial suicide of the smaller town.

The list of these incidents is a long one. No community is exempt from the aggressive efforts of other towns, unless an organization is effected equally aggressive to conserve local capital. And with the loss of local capital is the corresponding depreciation of local property, social wealth, and labor market.

Farmers are "plunging" in these outside investments perhaps more than any other class of citizens. Instances have come to the attention of the writer of

wholesale mortgaging of farms for investment speculation. In a Kansas community, one farmer sold three quarter-sections to invest the proceeds in a Colorado railroad scheme, and his family had to beg him on their knees not to sell the fourth and last 160 acres.

One danger is the extreme secretiveness of these investors. In an Iowa city the business men disclaimed knowledge of any outside investments, but a banker in the commercial club meeting quietly declared that one single scheme had taken out of the community nearly $200,000. His estimates were made from returned notes for collection. The range of these community robberies is large. Irrigated and dry farming lands, cement plants, manufacturing, city lots, railroad projects, Florida, Texas, Canada, Mexico land—every place except at home. A former employer of the writer lost his entire fortune, a very comfortable one, by accepting the presidency of an electric railway. Mines and oil wells are less popular today; now it is truck and fruit farming and irrigated lands with a few chickens or dairying that "will make you rich."

Communities must remember their own interests in both investments and improvements, and when they do, cities will not possess such superior advantages.

Mr. B. F. Yoakum, a railroad president of prominence, has written the following regarding community investments in contradistinction to dabbling in outside wild-cat schemes:

"Farmers do not get the use of their share of the money earned in the United States. The products of

the farm are responsible for more than one-third of the wealth and commerce of the country. No one can say that one-third of this is used by farmers in the betterment of the country districts."

This is an apt statement of the fact that local industrials and improvement are not properly financed. Neither are conserved by towns and rural sections as they are in the cities. Local earnings are deposited in banks and draw a small rate of interest. Cities use this money for the larger earning power by investment in their public and private improvements.

So widespread is growing the principle of home investments that the German Empire has organized a crusade against American bonds, urging that home interests need all local capital. The general manager of the International Harvester Company told the writer that it is more difficult to introduce their products in Germany than in any other nation.

When a nation acts this way is it not a significant lesson for towns?

CHAPTER IV.

ONE REASON FOR TOWN DECAY.

Many towns are becoming financially and socially embarrassed by the loss of local patronage to the big city mail order houses. Hanford Crawford, manager of the store of Scruggs, Vandervoort & Barney, of St. Louis, and also president of the National City Evangelization Union of the Methodist Church, delivered an address which was later reproduced in part in an eastern magazine on the subject, "Ethics of the Big Store." That address is quoted frequently in the following pages of this book.

In a broad sense the big city mail order store is the deadly enemy of 10,000 towns. Millions of dollars of property in smaller communities will not realize 100 cents on the dollar because of these catalogue stores.

Already deteriorating churches and schools attest their pernicious social influence. Abandoned towns are inevitable, due directly to the unjust competition of the big city mail order stores, whose business is taxed for city improvements, and whose owners give their donations and greatest of all their efforts to the cities in which the catalogue stores are located, thereby diminishing taxes and impairing constructive genius for a town's local welfare. The mail order store is thus the enemy of community welfare. The big city

store has already destroyed community prosperity in the city and the mail order house is fast accomplishing the same results in the smaller cities and towns. First, the merchant is embarrassed, then the newspaper publisher, the hotel keeper, the banker and other business men of the town, the very influences which have taken the leadership and supported church and school, celebration, baseball, lyceum course and, in fact, have maintained the entire social fabric of the community, while the farmer has been tilling his soil. Sears, Roebuck & Company do not attend the funerals of their customers (or even send flowers), but the home merchants do. Friends at weddings and funerals are more desirable than donations to soil fertility if at the price of community embarrassment, which donations are insignificant compared with the greater loss of local social wealth.

Making purchases of the mail order house is a species of gambling, both as to price and quality, and one cause for the public's patronage of these stores is to gratify this gambling spirit.

One of the simplest and most fundamental examples of loyalty to home industrials and conservation of community life is giving patronage to the home merchants.

Every community which will leave its patronage with its home merchants will possess additional to what it has today a factory or the equivalent of a manufacturing industry.

CHAPTER V.

ILLUSTRATIONS OF "SKINNING" THE PUBLIC.

A big catalogue store advertised a watch for $1.19. As soon as the circular was mailed, and before any orders had been received, another circular was prepared stating than an error in printing had been made; that the price should have been $11.19; also that they hastened to return the $1.19 (not yet received). Then followed a glowing description of a fine watch, the circular letter closing with the explanation that if the $1.19 were returned by the customer, plus an extra $10, a $20 watch would be forwarded. On the honesty (?) of that mail order house "bushels of orders were received," said an employe of that big city store.

The master stroke, however, was the incorporating of Sears, Roebuck & Co. for $40,000,000, two-thirds of their annual sales, while Marshall Field & Co. are incorporated for only $6,000,000, yet Field's annual sales are much larger than those of Sears, Roebuck & Co. Some people would call a business that is incorporated for almost its annual sales a watered stock firm, and withal there are farmers who denounce watered stock corporations while patronizing Sears, Roebuck & Co. Mr. Sears retired from business not long

ago reputed to be worth $10,000,000 to $25,000,000, *none of which is invested in your town,* either in industrial welfare or social wealth.

Does not the citizen who sends his money out of his community say by that act, "The merchants of my town are not so intelligent as I am?" Citizens who are willing to sit in lodge and in church with men whom they then consider to be their equals do not apparently consider them so when patronage is a question. Lodges and churches might well obligate their members in community loyalty and against mail order houses. It seems opportune to do so, if indeed there are to be any lodges and churches in many towns in the future.

Another metropolitan store advertised a special eastern purchase of dress goods, "sold by other dealers for $1.25," as a bargain for "seventy-five cents," for which this firm paid fifty-five cents in a Chicago wholesale house. They advertised it not only deceitfully as regards price, but as to where they purchased it also.

A great deal might be said about the advertising methods of these stores. Those persons who are themselves on the inside of the business declare that the advertisements are exceedingly misleading.

The illustrations are the feature to which attention is called at this time. Most of the merchandise illustrated would not recognize itself in the cuts presented to the public in the advertisements. An untrue illustration is a lie and a lie is unethical.

CHAPTER VI.

CATALOGUE HOUSES INTRODUCE POOR MERCHANDISE.

The mail order house is partly responsible for the introduction of undesirable merchandise.

The methods of these stores are to place on sale grades a little off in intrinsic value, but which look "just as good." The mail order house avoids selling trade-marked brands of merchandise so far as possible, because it cannot juggle prices for such big profits in these goods.

The demand by mail order houses for catchy merchandise at low prices has forced manufacturers to substitute false fibers and imperfect materials for what the public think they are buying. A woolen mill was visited not long ago by the writer in which were three lots of raw materials, wool, cotton and shoddy (second-hand fibers). That factory is known as a woolen mill, but it might just as logically be called a cotton mill. The guilt of this deception lies in no small part on the big city store, which has forced the manufacturer to produce deceptive merchandise to satisfy the public's gullibility.

Our mothers could judge merchandise values, but shoppers of the big city store today cannot. Shoppers now are "long" on style and "short" on values. As

an English writer said, "nowadays people know the price of everything and the value of nothing." Under the regime of the small store clerks were conversant with values and the atmosphere of democracy allowed the habit of discussing merchandise merits with the customer, so that a shopping trip was educational.

The following is an illustration concerning the relation of deceptive and intrinsic values and indicates why home merchants are often in disfavor with many of their local citizens. Some years ago, while the writer was employed in a large wholesale house, certain dress goods were imported from Germany for silk and wool. When they arrived and did not sell, it was suggested to the buyer, acknowledged to be one of the best, if, indeed, not the very best dress man in America today, that these goods appeared to contain cotton and he should make a chemical test. He agreed, and some of it was burned. The first test seemed to show cotton and on this evidence the representative of the German mill was criticized. A second test was suggested when, no cotton whatever being detected, an apology was offered.

Moral: If the most expert specialists in merchandise find it hard to tell intrinsic values, is it not easy to deceive the general public?

So widespread has cheating in weights and measures and merchandise become that a federal law has recently been sought to stop it. In England an effort is being made for the old watermill ground flour in place of the present adulterated. Rider Haggard, the writer, has joined the movement for pure flour.

The shopper who buys only from her home merchant is more thrifty than she who buys from mail order stores, for in the former case she is not hypnotized into buying from clever engravings and deceptive descriptions of merchandise of mail order house catalogues. She does not increase her order to make up a shipment. Briefly stated she buys less when she buys from her home merchant, because she buys more nearly her wants. Thrift and economy more often follow home patronage, while prodigality in buying is the habit of the patron of the big city mail order store.

According to a press dispatch from Madison, Wisconsin, women are extravagant in the opinion of the University of Wisconsin, for instead of really being good bargain finders as usually supposed, they are in fact ignorant of merchandise values and wasteful to the amount of billions of dollars annually, say the university authorities, who declare that over ten billion dollars ($10,000,000,000) are spent yearly in shopping and that 90 per cent of this is spent by women who have no practical knowledge of values. Women are therefore subject to the snares of the advertising man and without that necessary knowledge to enable them to know whether advertised merchandise is worth what is asked for it.

"The truth is," said a Chicago big store manager to the writer, "that better values can be secured by a woman in her home store for the same money than in the city store, and if she will allow her home merchant to prove it she will be wiser and richer." Other managers of big city stores have also said that merchandise

can be purchased cheaper from local merchants than in the stores of the big cities, and as a student of this subject with years of experience among both wholesale and retail stores, the writer declares without any degree of hesitation that excepting leaders (special cut prices as baits), a shopper can buy cheaper at home, and is the richer in dollars and cents as well as indirectly in social wealth.

CHAPTER VII.

LABOR UNIONS UNFAIR.

The public who patronize the mail order house with its destructive results is censurable equally with the management of the big store itself, for whenever I buy from a store which employs underpaid help I am likewise guilty of unethical practices.

While wages have doubled and even more in nearly all other lines of work clerks in the big metropolitan stores are paid today one-half and even less than the salaries of their predecessors, which signifies that the big store is not in sympathy with the spirit of economic amelioration of the times. The practice of keeping their stores open Labor Day in those cities where labor is organized is an indication of lack of respect for labor which so largely patronize them.

The fact is labor unions are extremely selfish in their attitude. Organized as are labor unions to maintain living wages, the members are guilty of spending their earnings in these same big metropolitan stores which are operated on the modern basis of high-price managers and cheaply-paid general help.

Labor unions have been a factor in bringing about this condition by their patronage of such a system. They have assisted by their patronage the extermination of male clerking until today clerking is an auto-

nomous exhibition, the poorly-paid girl who has superseded male help by the grace and sanction of labor unions, being but a machine to hand out merchandise labeled and priced.

The big metropolitan store ought to be ashamed to boast of its ethics which has deliberately substituted underpaid cheap help for a respectable profession at good wages, and labor unions should not be particeps criminis. The challenge is here issued to labor unions to demonstrate their unselfishness by taking up and fighting to a finish the battle of the underpaid help in the big city store until wages are raised to a parity with those once drawn by male help.

No objection is here offered to the practice of employment of female clerks if wages equivalent to those formerly paid male help obtain. But until they do obtain labor unions are convicted of unfairness and extreme selfishness whenever they spend their patronage in the big city stores.

Let the labor unions demand publication in the advertisements of the metropolitan stores of a statement of wages paid. And neither labor unions nor the laboring man can consistently send his patronage to Montgomery Ward & Company, Sears, Roebuck & Company, John Wanamaker, or any other mail order store, when he is receiving wages at home and sends his children to the public schools, which are supported with the taxes of local business men.

Former president of Harvard College, Dr. Eliot, has said regarding economic conditions exemplified by the big city store: "The Fourth of July should always be

called Independence Day, for it commemorates a bold, public plot by competent representatives of a people extraordinarily independent in their habits of thought and life. How different is the situation of the American people today. Dependence on wages or salaries is the rule instead of the exception. The high monopolistic industrial combinations among financial institutions which put great masses of capital within the control of a few persons, *and the large retail establishments,* in which captains are few, all tend to diminish the personal independence of the average man or woman."

So enormous are the earnings of these metropolitan stores that the proprietors hardly know how to spend their profits. And this is true, too, with their expenses double those of your home merchants. Will the patron of the big city store please explain why he or she should buy more cheaply of it than at home, when the former's expenses are twice those of your home merchant and the latter is making only a fair living while the big city store owner is reveling in luxury and wealth?

The big city store is sure to be a great factor in arousing the nation for a minimum wage for female help.

CHAPTER VIII.

CHURCHES UNNEIGHBORLY.

Local church people deserve the severest censure for their patronage of the big mail order store at the sacrifice of local business. At every Sunday service, no doubt, a large part of the wearing apparel of ladies present has been purchased in stores other than local. A church member has no community right to send his patronage to mail order stores and then to ask the home merchant to subscribe for the expenses of the church. Why not get church subscriptions from the catalogue houses patronized? How can local merchants have any money to help churches if the church members buy only staples, sugar and sheeting from them, and the profitable merchandise, clothing, etc., from mail order houses? It is an impossible condition. A clergyman at Springfield, Minn., boasted of ordering his church bell of Montgomery Ward & Company. He was told it tolled the knell of his town and church. He heard the tolling in the arguments offered and was converted from a mail order house patron to local loyalty. A clergyman converted? Yes, many are community sinners.

Doubtless your local merchant sacrificed, even going into debt, to help build your church. Accordingly patronage to him is only just reciprocity and the square

deal to yourself, if you desire to maintain your local church. But suppose local merchants never gave a dollar to your church, still you are obligated to patronize them for they are giving their energies to building up and maintain a prosperous community industrially without which your church cannot be comparable to the church in which the owner of your mail order house worships in some distant city.

Church members patronize the distant mail order house in the same spirit of vanity that other persons do. It is a desire to excel in dress or otherwise that causes the sacrifice of community life. Such a sacrifice, if any is necessary, should be of personal pride for community pride.

The big metropolitan store is more than any other factor responsible for the sweat shop disgrace of America. The management of these stores do not care where merchandise is made if only it is made cheaply. On this one argument alone church people should forget mail order houses absolutely and city department stores.

Said the Northwestern Christian Advocate, in an editorial on the garment strike: "The public can make an important contribution to this difficult problem (the garment workers' troubles) by restraining its passion for cheap goods and by cultivating a temper of consideration for the working classes in being willing to pay a fair price for good material and good work." This means, stop buying mail order house merchandise.

There is another ethical complexion to the buying practices of the metropolitan stores that is important.

Their methods are to hammer cost to bed rock. In the ultimate development of the subject the manufacturer's legitimate profit is reduced woefully and often lost altogether, the factory wage earner suffering accordingly.

The big city mail order store is one of the most consummate opponents of the "live and let live" policy ever known, and here once again labor unions and churches have a compunction of conscience to cultivate. One of the most profitable departments of these stores is the ready-to-wear garment stock, a line of merchandise *red with the blood of the women and girls of sweat shops.* A book might easily be written on the subject of sweat shops and the big city store's relation to it.

CHAPTER IX.

GRAVE QUESTION FOR AMERICAN WOMEN.

Too many women are willing that their neighbor's daughter shall be taken from the restraining influence of home for association behind the counter of the big metropolitan store with the girl of unknown character, but these same mothers would not think for a moment of permitting their own daughters to be so environed. An eastern writer, under the head of safeguarding young women, said recently:

"It is no exaggeration to say that American girls are allowed a greater degree of liberty nowadays than their grandmothers were permitted to exercise in their recreations, in making acquaintances and in receiving attention from men. There was never a time before when girls needed more the counsels of parents, their wise and tender and vigilant care and guidance than now. There was never a time when for their own good there was greater necessity than now for girls to surround themselves with the safeguards of discriminating exclusiveness, to make no friendships until they are satisfied that these associates are compatible with the purest and highest standards of womanhood."

If these pages should in any manner deter mothers

from allowing their daughters to clerk in the big city stores they will not have been written without desirable results.

Mary Rankin Cranston, in the World of Today, on the subject of "The Girl Behind the Counter," says:

"The moral question is the gravest one which comes to the city department store girl; she meets it from within the store and from without. The floor-walker is the most important personality. If he has flirtation tendencies may Heaven help her, for her temptations will be great."

Anna Marion MacLean, of the University of Chicago, described in the American Journal of Sociology her experiences while acting as a clerk for the purpose of learning their conditions. She writes as follows:

"There were always men on the street corners ready to speak to a girl alone, and one hesitating step meant danger. Almost every morning the girls had some story to tell of encounters with men of that class and that they were not exaggerated was proved satisfactorily to me by an experience of my own. I stepped from the car one night and soon found that I was being followed. The chase continued for two blocks, then I staggered into my doorway with my pursuer not five feet away. My terror had given me power to outrun him. One girl who had worked there for seven years told me that she had never received more than five dollars a week and she had to keep up a respectable appearance. It was an openly acknowledged fact that the paths of dishonor were traversed to supplement their small income. Some of them did

not hesitate to advise newcomers of this condition. They view the matter solely from a commercial standpoint and justify their conduct by the urgency of the need. The girls themselves said that more than a third of them were leading lives of shame. It was common to hear such expressions as these uttered in agonized seriousness: 'If I don't get more wages, I'll have to go bad. But I'd hate to disgrace my family.'"

So long as the consumer will patronize these stores so long will they exist. So long as people will buy clothing produced under inhuman conditions, so long will it continue to be produced under these conditions. Has the public no duty in this matter?

Hon. Clifford G. Roe, of Chicago, formerly assistant state's attorney of Cook county, in an address on the white slave traffic, said:

"Some fathers take more care of their horses, their sheep and their cows than they do of their daughters. Girls who think it smart to flirt are in constant and deadly danger."

He charged that the low wages paid the girls in the big city stores are the cause of many girls' downfall, and said that it is impossible for girls to live on some of the wages paid, and so they choose an easier way.

The following incident was told by a merchant of a western state who was visiting in the Chicago market:

"While standing before a show window on State Street, I was accosted by a well-dressed woman with immoral intent. I asked her why she was 'on the street?' Her reply was 'from necessity. I have a child to support and the wages I am paid (naming

the amount) in one of the big city stores are not enough to support myself and child.' I confirmed her story the following day by visiting the store in which she said she worked, and saw her behind the counter."

The owner of this same big city store died not long ago lauded by the newspapers as a prominent and successful Chicagoan, many times a millionaire. Were his millions tainted, and was his merchandise also, not by a contagious disease of some sweat-shop, but by the sin against humanity of withholding wage compensation? "Woe unto him that useth his neighbor's service without wages," says the Bible. Either the Bible is wrong or the ethics of the big city store are today!

CHAPTER X.

ABSENTEE GENIUS A COMMUNITY BLIGHT.

A town in Kansas is reported to have written to Sears, Roebuck & Company asking for a subscription towards a church, who wrote in reply, according to the report, that their firm did not owe the town anything. *Yes you do, Sears, Roebuck & Company, you owe that town and ten thousand other towns from which you are attracting business an obligation you can never pay, namely, absentee genius, the absence from these towns whose trade you are getting, of constructive help and leadership in their local social and industrial life!* You may donate $1,000,000 for soil fertility but it is only a sop, a narcotic, for it superinduces a semi-comatose community condition, which destroys local life by thievery of community strength that is secured by man or town only in striving and struggling within self or community. Soil fertility donations by Sears, Roebuck & Co. is simply returning a part of your community's blood money with local Constructive Genius' vitality sadly sapped.

Absentee capitalism curses a town but absentee Genius doubly curses it, and whenever a citizen sends his money to a retail mail order house he is destroying home capacity to do things for his community.

"Not gold, but only men can make
A city great and strong;
Men who for truth and honor's sake
Stand fast and suffer long,
Brave men who work while others sleep,
Who dare while others fly—
They build a CITY'S pillars deep
And lift them to the sky."

Thus the big city mail order store is a great menace to thousands of towns throughout the country because it is embarrassing and even destroying home merchants who have, more than any other class in local communities, been responsible for the social enjoyment—churches, celebrations, fairs, lyceum courses, etc. The citizen who patronizes this city mail order store at the sacrifice of his home merchant is an accomplice in the deliberate and direct destruction of community welfare.

The president of Sears, Roebuck & Company, not long ago, gave $100,000 to a Chicago Y. M. C. A. Has he ever contributed to a Y. M. C. A. for your town and your boy? In a recent municipal election in Chicago he contributed $29,600 towards a political campaign fund. Has he ever been known to aid your local politics?

But more than giving contributions, has the president of this firm ever taken part in a Y. M. C. A. movement for your town, and has he ever assisted your fellow citizens to clean out the political grafters at home? The irony of the situation is that he is devoting his money and his genius towards helping a

city from which he and his firm do not get a dollar of patronage, Chicago.

Mr. Thorne, manager of Montgomery Ward & Company, is an active member of the elaborate landscape plan for Chicago, to cost, it is estimated, $250,000,000, and which required four years, by Mr. Burnham, leading landscape architect, to prepare. Has Mr. Thorne been seen in your town and community, helping to realize for you a more beautiful landscape?

Mr. Sears, of Sears, Roebuck & Company, has been investing his profits in Chicago real estate, that is using the profits made in your town to boost Chicago. Every dollar a local citizen sends to a mail order house goes into some other city's coffers and for its adornment at the expense of your home community, all of which means the appreciation of Chicago real estate and the depreciation of property in your home town; also a better labor market for Chicago residents and an inferior one for your town.

Absentee genius and capitalism is emphasized increasingly through the syndicate or line store idea. A syndicate store is a local irritant as it is also a mercantile parasite on a town in exactly the same way a mail order house is. The syndicate branch store has for its manager usually a man who receives orders from headquarters in some distant city, and because he is not the proprietor but a hired man he can never be an important factor in local leadership.

A resident of a town should always patronize that business in his community, the owner of which resides there, in preference to that business the owner of

which resides out of town. This principle applies to every line of business, as well as mercantile.

Also, the citizen should be favored with patronage who owns his home, that is the man who is a permanent resident.

CHAPTER XI.

A MERCHANDISE TRUST IMMINENT.

The country is facing a gigantic merchandise trust which will probably revolutionize country life radically. Exactly what the ultimate developments will be is difficult to say at this time, but the indications are that the smaller towns of the country will be eliminated unless they fight aggressively to counteract the centralization in the cities of the entire mercantile life of the country.

One great factor to such an end would be domestic parcels post. In itself parcels post is desirable but the results will be far reaching, economically and politically. In Germany parcels post has fatally embarrassed the small town. It is doubtful if President Taft understands some of the country's problems. The writer heard him speak tactlessly of the "Country merchant." More gracious would have been: The merchant of the smaller community. President Taft doggedly demands rural parcels post, and when he does so he evidently knows little how the big city store operates. In Chicago, the State street store expresses parcels to suburban stations where their delivery wagons receive the expressed merchandise and quickly distribute it. Local or rural parcels post would permit the same practice by mail order houses in your community, making your community a suburb of Chicago for merchandise but not for shows and schools

and churches. It is true that the parcels post in Germany has destroyed profitable merchandising in the towns of that empire and has concentrated it in the cities. Small towns of Germany now sell staples only, the necessaries in merchandise.

What has happened in Germany will be accentuated in this country when parcels post is inaugurated because of the greater aggressiveness of the mail order houses here. With the mail order houses utilizing parcels post and with the syndicate line stores after the business of the towns, the local situation will have become grave indeed. Even today the local newspapers and hotels in the smaller towns are suffering. Local newspaper publishers are not becoming rich in the manner of the metropolitan newspaper publishers. In the towns adjacent to a city, hotels are experiencing only a fair business. A successful hotel manager does not care to consider a hotel project within fifty miles of Chicago, outside of the city.

Wholesale houses are becoming embarrassed by the big city store. Traveling salesmen will, therefore, be fewer because of the big store of the cities and the large amount of money they leave in local circulation may soon be withdrawn in large degree, once more destroying a local industry. Once more:

Parcels post would make out of your town a suburb of Chicago, in trade at least, but not in social life, for a *local citizen may be able to order merchandise from a Chicago mail order house but he cannot order theaters and operas, good churches and the best schools.*

Towns are boxing up second hand clothing and sending it to the poor of the city, in return for which the city is generously sending a second hand social life. The greater pauperism is not the pauperism of the pocket book but of the head and of the heart, and on this basis thousands of towns are becoming paupers, experiencing the pauperism of social life.

Meditate a few minutes on this suggestion: Your community may be already nearer social starvation than you have realized and you may be contributing to this condition of social pauperism or community suicide by your withdrawal of patronage, investment and energy from local enterprises. How guilty are you, reader?

Criticism of the big metropolitan stores as being largely responsible for enormous centralized real estate values has not yet appeared, but it is a fact that they are. First, was developed the big city store, then the big city store center, and to get the public to this store center a surface and elevated railroad loop was developed, centralizing and congesting business and boosting loop real estate abnormally, while suburban and outlying real estate values are uninteresting to speculators, and in many instances have actually depreciated.

Hardly any other modern institution has eliminated competition and community industrial life and centralized business and real estate values as has the big metropolitan store.

It is interesting to observe that the only successful

suburban stores in Chicago today are in the foreign districts. This is because foreigners patronize community stores more generally than do native Americans, for which cause these foreign sections are prosperous. Merchants thrive, store rentals are good, local banks flourish, real estate is a good investment and the residents own their own homes in more instances than do Americans. This is a good illustration of community prosperity, due in no small part to community patronage and loyalty.

A few years ago many successful stores could be found in the outlying districts of Chicago, but now, in English speaking sections, only the shopkeeper who lives in the rear of his store in two or three small rooms can be found, and he is able to pay rent often only with difficulty. Grocery stores, meat markets, drug stores, saloons and some notion and confectionery shops constitute suburban business life.

Retail merchandising is rapidly drifting into the hands of a few persons. J. Pierpont Morgan is said to dominate the United Stores Company, which sells approximately $2,000,000 a day, which is above half a billion a year. Another company has 260 stores throughout the country. It is not unlikely that Sears, Roebuck & Company will soon be selling $100,000,000. All these facts mean that the profits taken out of your community are directly boosting Chicago and New York City, in which cities the headquarters of these large institutions are located.

CHAPTER XII.

COMMUNITY TEN COMMANDMENTS.

1. Thou shalt patronize thy home merchants, because (excepting leaders) home merchandise is cheaper. (*Women note this.*)

2. Thou shalt use home-made and home-sold products to conserve constructive ability for achieving local enterprises. (*Labor people note this.*)

3. Thou shalt join thy commercial club to avoid accepting community welfare gratuitously or as charity. (*Non-property owners note this.*)

4. Thou shalt pay the price, not only in taxes, but also in time and talent, for unearned increment. (*Farmers note this.*)

5. Thou shalt unite with thy fellow-citizens for protection against other towns which have organized competitively. (*All communities note this.*)

6. Thou shalt provide a labor market for thy children and thy neighbor's, under parental eye. (*Parents note this.*)

7. Thou shalt invest thy money in home enterprises to boost thy property, and because it is safer. (*Capitalists note this.*)

8. Thou shalt help solve the great cities' social problems by providing a prosperous local community life. (*Sociologists note this.*)

9. Thou shalt serve thy country by conserving its population outside the great cities, while they have politically unsolved problems. (*Patriots note this.*)

10. Thou shalt prevent community social pauperism; nothing but cheap poolroom amusement life locally means: You are providing (negatively) cheap poolrooms. (*Church people note this.*)

THE TEN COMMANDMENTS OF GERMANY'S COMMERCE.

The following ten commandments are taken from a pamphlet widely circulated in Germany, and reveal the secret in no small degree of the German commercial success. The message of these commandments is the identical message of this book, namely, *Buy at Home.*

"1. Never lose sight of the interests of your compatriots or of the fatherland.

"2. Do not forget that when you buy a foreign product, no matter if it is only a cent's worth, you diminish the fatherland's wealth by just so much.

"3. Your money should profit only German merchants and workmen.

"4. Do not profane German soil by using foreign tools or by wearing or using goods made with foreign machines.

"5. Never allow to be served at your table foreign fruits and meat, thus wronging German growers.

"6. Write on German paper with a German pen and dry the ink with German blotters.

"7. You should be clothed only with German goods and should wear only German hats.

"8. German flour, German fruits and German beer alone make German strength.

"9. If you do not like the German malted coffee, drink coffee from the German colonies. If you prefer chocolate or cocoa for the children, have a care that the chocolate and cocoa are of exclusively German production.

"10. Do not let foreign boosters divert you from these sage precepts. Be convinced, whatever you may hear, that the best products, which are alone worthy of a German citizen, are German products."

TEN COMMANDMENTS OF CANADIAN BUSINESS.

ONE FOR ALL—ALL FOR ONE.

1. In all expenses keep in mind the interests of your own compatriots.

2. Never forget when you buy a foreign article that your own country is thus made poorer.

3. Your money should profit no one but Canadians.

4. Never profane Canadian factories by using foreign machinery.

5. Never allow foreign eatables to be served at your table.

6. Write on Canadian paper, with a Canadian pen and Canadian ink and use Canadian blotting paper.

7. Canadian flour, Canadian fruit, Canadian vegetables, Canadian meat and Canadian beer and whisky alone can give your body true Canadian energy.

8. If you do not like Canadian malt coffee, drink coffee from English colonies.

9. Use only Canadian clothes for your dress and Canadian hats for your head.

10. Let not foreign flattery distract you from these precepts and be firmly convinced, whatever others say, that Canadian products are the only ones worthy of citizens of the Canadian fatherland.

CHAPTER XIII.

THE ERA OF COMMERCIAL CLUBS.

The present age might be characterized as one of commercial clubs. Today aggressive towns and cities have their well organized chambers of commerce, boards of trade, associations of commerce, commerce clubs, etc., *doing things.*

Commercial clubs are not entirely modern in Europe. In Germany the Imperial government compels business men. to maintain chambers of commerce, which are representative bodies, semi-official and strictly regulated by law. Each business man is required to contribute his share to the organization.

In Great Britain the boards of trade exercise certain judicial functions. They adjudicate between members and business houses; also in labor troubles. When an empire such as Germany requires by imperial command the maintenance of commercial clubs, such an institution would seem to be justified by the towns in this country.

A factor greater even than imperial edict, however, demands commercial club organizations in your town. This factor is the competition of communities, exemplified in the battle of the cities for prestige and pre-eminence. So earnestly wages the competition of cities in this country that any city or town which

does not organize is in jeopardy. The curse of a community is lethargy. All a community needs to do to blast local business is—to do nothing. A town unorganized cannot compete with organized towns. Cities are covetously watching each other's factories, colleges, residents, etc., watching and working to secure them.

It is, therefore, imperative that a commercial club be organized to conserve community life. And not only have one in name but one in action. Simply to print stationery with the title of commercial club upon it is not of much consequence, although even that has its effect. An organization worth while must be (1) accomplishing specific lines of work, (2) having every member at work.

One cause for the disappointment and defeat of many commercial clubs is that they expect to accomplish too large things before they are prepared to do so. Months and years of training are necessary before the best can be realized. The most effective commercial clubs have been years perfecting their present organization. Towns should not overlook this element.

The fact is indisputable that the most prominent men, both commercial and professional, in all wide-awake towns are actively interested in their commercial clubs. No citizen can justify his conduct in absenting himself from this line of duty today.

Some business men remark that they are too busy with their own business to participate in commercial

club work. In this attitude they most grievously err. Membership and activity in the local chamber of commerce is recognized today as a department of one's personal business indissolubly connected. Declination to associate in a local board of trade is evidence that a citizen is an object of charity at the hands of those fellow citizens who are together in team work for the community.

A chamber of commerce should be the model business organization of a community. At the head of it should be a foremost citizen of broad perception, successful in his own business, an employer of labor, if possible, for he must manage others in a commercial club. He should be the chief executive officer of the community, superior in this particular to even the mayor, for the president of a well organized board of trade is the first citizen of a town in achievement and in some cities he is already accorded first place in honor as well.

The commercial club should dominate all local interests, public and private. Its province is to help church societies, schools, factories, guard municipal government, legislative and administrative. The Chicago Association of Commerce owes its inspiration to the disgust of some of its citizens concerning laxity in local government. The first breath of its life was a request for a campaign to increase saloon licenses from $500 to $1,000, with which added revenue it at once secured a better police force. Today in Chicago two of the greatest undertakings are in the hands of the com-

mercial club interests, namely, the electrification of railroad terminals and the execution of an elaborate landscape scheme.

Cleveland's chamber of commerce studies all proposed legislation in general assembly, considers ordinances before the city council, advises the community upon the passage of franchises and bond issues.

One of the brightest signs of the times in public affairs is the prominence of commercial bodies. This accidental interest of organizations of business men may presage more for the safeguarding of the public than the average person has apprehended. Under the above conditions, the citizen who declines to associate actively in his commercial club deserves defeat, both industrially and socially.

Chamber of commerce effort is pre-eminently constructive community work, and inasmuch as this book is prepared to conserve towns' welfare it is advisable to indicate some lines of industrial endeavor, in which local organizations may exercise themselves most effectively. As a single illustration, the chamber of commerce of Denver, Colorado, has a plan to grub stake prospectors in mining. The plan is prepared to make it self-sustaining. These efforts which are described in the following pages are typical of many hundreds of others.

Every citizen having pledged his future loyalty to home industrials, a town is then prepared for an aggressive community endeavor. And let it be declared that just one man can arouse an entire community.

Such a work, the late A. M. Compton, whom the author remembers as a personal friend, accomplished in the organization of the Chicago Association of Commerce, which body President Taft declares to be the greatest commercial body the world has ever known. If the reader is the only person in his community alert to the era of commercial club opportunities, he should not allow that fact to deter him, but should go ahead agitating and organizing, for results will follow.

"Stand, the ground's your own, my braves,
Will ye give it up to slaves,
Will ye look for greener graves,
Hope ye mercy still?"

CHAPTER XIV.

ADVERTISING TOWNS.

If advertising a private business is logical and profitable, then advertising a public corporation is also. A town is a public corporation. Every town possesses certain things to market. These marketable commodities are well termed unscheduled assets.

How to market these unscheduled assets is the province of a commercial club. The functions of municipal government do not include this line of work, and it is too great a work for a private citizen, therefore, it must be done by a commercial club or not done at all. Hence the great demand for a local commercial body.

Any person who reads knows that towns are advertising themselves. It is estimated that two hundred cities in the United States are engaged in municipal advertising, some by regular advertising organizations, others through their own local associations or by paid representatives. Chicago employed an advertising manager for a salary of $10,000. The advertising bills of New York City have been estimated at almost $5,000,000, for a period of six years. The Greater Georgia Association through its 20,000 member is raising $200,000 for advertising. Several other states are doing similar work, Mississippi, Nebraska,

Wisconsin. The Northern Pacific Railway has a force of thirty writers and publicity workers on a campaign in Oregon. Spokane is reported to have spent tens of thousands of dollars last year in advertising. A committee in Nashville, Tenn., to investigate this line of work, which city is itself conducting an advertising campaign, reported as follows: With an expenditure of $20,000, Omaha secured sixty factories with 2,000 operatives; Des Moines, $14,000, twenty factories with 600 workmen; Kansas City expended $16,000 and got eighty factories with 3,600 workmen; Cincinnati, $22,000, thirty factories, 900 men; Memphis (first three months), $22,000, six factories; San Antonio, $17,000, eighteen factories, 1,800 men; Buffalo (two months), $3,000, twelve factories, 750 men; Lynchburg (one month), $600, two factories, and 400 men.

A profitable advertising campaign has been conducted in Pensacola, Fla. Property owners raised $100,000 to be expended in three years. Fifteen thousand of it was spent the first three months, with the result that the price of city real estate advanced $5 a foot, and nearby farms $15 an acre. But the methods of advertising are interesting, and some suggestions are offered at this time.

A commercial club could hardly do more effective advertising work than to employ a stenographer for letter writing all day long. With very little effort a large mailing list could be secured of outside friends and acquaintances of local citizens, to whom letters

could be sent by the commercial club, either signed by it or by the local citizens.

These letters printed upon good stationery would accomplish widespread advertising. The Canadian government started an exodus of farmers from the United States by this plan. Personal letters are unexcelled as an advertisement.

A suggestion is offered at this time that the commercial club should request a rich heavy stationery for their local hotels, printed with an adopted seal of the town slogan on the back of the envelopes. A town could afford to pay for the cost of such stationery, for even the expense of printing would repay largely.

Conventions are a good advertisement for a town. When the writer was in Waterloo, Iowa, that very live town, with two sections competing in a friendly and prosperous rivalry, entertained an English musical company of two hundred persons in such a prodigal manner of banqueting and automobile sight-seeing as to secure thousands of dollars of advertising. This illustrates the difference in the methods of towns. Some never think to use an entertainment company to advertise the local resources.

Not a single piece of mail matter should leave your town without a slogan seal printed thereon. A special slogan, selected in a contest should be worked into a design and always used by printers, local of course, for no job printing should be done outside of town.

Local celebrations should be introduced and developed. Colorado towns hold apple, peach, berry,

melon, potato, etc., days. Are you a poultry town? conduct a poultry day; a dairy town, have an ice cream day; a corn town, have a corn day; etc.

A town should never allow an opportunity to celebrate slip by without coining that event into advertising. County fairs are excellent because they develop unscheduled assets. Street fairs with outside attractions are undesirable and should be avoided.

A train of automobiles or buggies out among the farmers is a good local advertisement. Twenty automobiles all out in one direction upon a certain day arouse interest, leaving a warm handshake and cordial greeting. Bankers and some wholesale houses do this with their clientele, and retail merchants should take due notice and govern themselves accordingly. This practice is profitable also for the individual firm.

Indirect advertising is advisable whenever possible. A good ball team in a league, the daily scores of which are reported in the newspapers is good town advertisement. The town of Mineral Springs, Texas, got on the map by the commercial club bringing a Chicago ball team to it for spring training. School and church events should be endorsed and assisted by the commercial club as a town advertisement. For example, Christmas and Easter programs bring people to your town or some other.

Commercial clubs should be alert to secure political campaigners. They are a good advertisement at any time and occasionally one makes a mistake and says

something bright, which is quoted nationally, putting a town in the spot light. Winona, Minnesota, realized thousands of dollars of advertising from President Taft's famous tariff speech.

Several years ago the secretary of the commercial club of Oklahoma City told the writer that they deliberately prepared editorial copy concerning their city and sent it to eastern newspapers. Not all of it, he said, got into the papers, but enough did so to repay them well for their efforts. The moral is to start something in your town to tell the world about. For example, closing all the stores some day for the purpose of staining or painting every roof in town green or red and giving the news of what is done to the Associated Press and sending copy to all trade papers would doubtless be good advertising, as well as landscape work.

Make a noise, any kind of noise, except snoring, and sooner or later it will be heard to your town's aggrandizement.

It is advisable to create an advertising appropriation for a town even if the amount is not large. The self-knowledge by the citizens that their town is strictly up-to-1912 in commercial club methods to the degree of municipal advertising appropriation will accomplish wonders subjectively; that is, will develop a community spirit of wideawakefulness which will most surely get a town somewhere along the road of progress.

Methods of advertising a town will appear as soon

as the citizens attempt something. The important item is to begin and keep agoing, when ways and means will be developed rapidly.

Commercial clubs could well afford to run a page advertisement in their local papers regarding home industrials. If an industrial show pays locally, so will local advertising; it is all education in local loyalty. Also, place at the depot bulletin boards cautioning local citizens against purchasing merchandise, when away from home.

CHAPTER XV.

$500 PRIZE MUNICIPAL AD PLAN.

Synopsis of Springfield, Mass., Advertising Plan.

Sell 10,000 buttons (special design) for 25 cents each—$2,500, (plus civic patriotism).

Employ an ad-man with the $2,500 for one year.

The ad-man's work or duties: First, to evolve and execute such plan or plans to make his services self-sustaining after the first year. The following plans are suggested to provide for salary after the first year:

(a) A system of bulletin boards (large) in the fields adjacent to the railroads into and out of Springfield.

(b) Edit monthly supplement entitled "Springfield Territory" for one of your local daily papers; this supplement to boost directly the suburban and adjoining towns, but indirectly Springfield.

Raise annual advertising fund of $25,000.

Plans suggested to raise the annual fund:

(a) Prepare 1,000,000 stickers to be used on all public and private mail and packages going out of Springfield. The stickers to sell for one cent each to the citizens of Springfield. Returns, $10,000 (and civic patriotism).

(b) Prepare home-coming number of your supple-

ment "Springfield Territory" magazine, annually just prior to the home-coming festival, and sell an edition of 300,000 copies for five cents the copy. Returns, $15,000 (and civic patriotism).

Plan to spend the $25,000 ad fund:

(a) Saturday Evening Post, $5,000.

(b) Personal letters to manufacturers whom you want in Springfield, $10,000.

(c) Small advertisements weekly in nearby metropolitan newspapers, e. g., New York City, Philadelphia, Boston, Albany, etc.; these ads to be display; also similar display ads in local newspapers of Springfield territory, $10,000.

CHAPTER XVI.

GOOD SCHOOLS AS AN INDUSTRIAL.

The hypothesis of this chapter on town promotion effort is that schools are an industrial, the equivalent of a factory. That few citizens look upon a school system as an industrial is doubtless true, but this is because they have not studied the subject of town boosting.

A good school system adds directly to a town's industrial life and must be classed as an industrial by the commercial club. Furthermore, it is a fundamental or universal industrial in every town because of which it is discussed at this time.

Given desirable school buildings and equipment, a competent corps of teachers, and a town has a basis of an increase in its population. On account of such an industrial, a commercial club may and should deliberately attempt to add a certain population each year.

Neighboring towns and rural residents desire good schools for their children, better than they possess in their locality. Accordingly they seek a residential location where their children may secure a better education. Will it be your town or some other? The commercial clubs should guard this subject carefully and be bold to push out for the best school system.

Developing a modern school system in a town is a large work. It is a lamentable fact that many business men do not appreciate this. While it may not be true that some business men could not say if they have a high school in town and tell where it is located, yet it is true that many neither know the entrance to nor the exits from their high school building. The writer has seen them frequently confused in this regard. It is almost as amusing as was the inability of a successful merchant in South Dakota to tell the name of his county; both illustrate the self-centeredness of some business men.

The department of schools on which a commercial club should concentrate is the high school. All towns have common schools, but fewer have modern high schools, therefore the attraction of a first-class high school should be earnestly sought by the commercial club. The subject of high schools in the present day is fascinating. To find fault with them does not require any great amount of brains, but the fact is indisputable that the choicest boys and girls in every town are in the high school. To hold your boy or girl in and through high school is one of the richest endowment parents can bequeath to their children.

And permitting your son or daughter to substitute a cheap commercial college course for a high school course is one of the greatest errors possible to perpetrate on him or her. First, it takes them from good associates and teachers of high ideals into the society of cheaper associates and ideals; it crowds them out

into life prematurely; it is a "flunk" in life to give up something hard and meritorious for easier work; a commercial course costs more than the high school course; it forces your children into one of the most cheaply paid and most uncertain-of-advancement vocations possible, that of bookkeeping.

A commercial club should insist that the board of education introduce commercial branches in order that the students may acquire the rudiments of commercial life should they desire while they are prosecuting their regular course. A course of commercial studies in the high school conserves both money and students for the town.

While the writer believes the substitution of manual training in schools forces upon young folks the problem of life too early and thus prevents the broad preparation of regular high school and college, both of which delay the decision of vocation until more mature, nevertheless a manual course in the high school is advisable to hold some boys in it; also to develop local industrial life.

In connection with the manual training course there should be conducted the Germany or Cincinnati plan of week-in high school, followed by week-in local factories. This plan of week about has rewarded Germany richly. It allows students to earn something while they are securing their high-school training and also fixes them in a position at home after graduation.

Only an enumeration of high-school methods will

be possible further at this time. Domestic science, music, a gymnasium, physical examination by a physician, dental examination by a dentist, playgrounds with complete apparatus, a swimming pool, high school band, cadet corps, agricultural department, lectures in the school auditorium, landscape course and school gardens, a commercial club junior and municipal library, regular romp days in the country, indicate the range of high-school endeavor in this country and in European centers.

The introduction of physical and dental examinations is highly practicable and a great community blessing. Physical training is a great help in life, as it stores vitality for the battle ahead and in the last analysis of success in life physical endurance is perhaps the greatest endowment. Both George Washington and Abraham Lincoln, America's two greatest men, were great wrestlers, and were never thrown, indicating their great physical prowess. Systematic athletics have increased the ethics, discipline and mental alertness 50 per cent in those schools where they have been introduced.

A swimming pool is a good adjunct of a school. Where put it? Why not two floors underground? In city construction of buildings three and four floors underground are utilized.

The school auditorium should be open nights for lyceum work and meetings. In the summer, vacation schools are meritorious. A school band trains talent and cultivates esprit de corps. A cadet corps, with

the boys in uniform at school, is one of the most attractive sights in a town, to say nothing of physical carriage and deportment developed.

School gardens and a school greenhouse cultivate a fondness for the beautiful in home and town, and are a feature which has been introduced into this country from Europe, being destined to obtain generally in this country. Romp days and excursions into the country are common in Germany.

Make the schools the citadel of your community. They should be the social centers with varied forms of entertainment. Music, vocal and instrumental, lectures, free as frequently as possible, stereopticon, drama, tableaux, readings, indoor games, these and kindred attractions may profitably be promoted for the glory of your town, and the commercial club should co-operate with the board of education to these ends, for example inspiring a commercial club junior. Addresses by reputable traveling salesmen and other transients concerning their vocations are an asset for a high school.

CHAPTER XVII.

THE CHURCH'S INDUSTRIAL OPPORTUNITY.

The churches of the country may be thrifty, but they do not appear to be to an outsider. The omnipresent collection basket and its companion, the regular Sunday appeal for funds to defray some deficit, warrant the suspicion that church finances are not so thrifty as are those of a saloon for example. The professional church money-raiser is extant; he would better be extinct.

Two classes in a community seem especially well satisfied industrially with themselves, namely, the church man and the farmer. The farmer will be considered in a later chapter; just at present the church man deserves individual attention.

Churches are a local industrial as well as are schools. For this reason a commercial club should keep in mind that good churches attract desirable residents, also that the loss of churches would contribute to destroying a town. The restraining influence of churches is inestimable both for the individual person and the community.

The best friend a young man can cultivate is a clergyman. The latter typifies the best in life, mental

and moral, and is valuable as a friend. To attend a good church regularly for ten years is the equivalent of a good education. The just citizen must concede the value of the church in his community.

But the church is not approximating its opportunity. To an industrial student property idle 160 hours of every 168 each week is unprofitable. Most church buildings are open eight hours each week. This means in a town of 10,000 inhabitants the idleness of a dozen or fifteen church properties which, averaging $20,000 each, would be $240,000 to $300,000 idle capital for the greater part of each week. The commercial club should assist most those local church societies which are willing to keep open house, which are planning gymnasium and social work.

Another subject for earnest consideration is the call for a union of churches into a single society. For the industrial welfare of the town this subject should be acted upon. The union of several churches in a town would allow dispensing with some of the clergymen, the strongest one being retained for a respectable salary, which is hardly the case now.

An institutional church, open all day and night, is then possible, with club room privileges, constituting a social center. Departments of such an institution could be the nursery, dispensary, reading rooms, gymnasium, etc., in charge of which, as assistants to the minister, should be a physical director and a deaconess. The child's welfare exhibits in New York City and Chicago illustrate the new era in church

work. Economically and industrially these suggestions deserve exemplification at an early date by church societies.

One sermon on Sunday is all the average preacher can prepare, that is one good sermon. The commercial club should endeavor to establish the program of one sermon (morning) and a musical and platform entertainment in the evening, for both the welfare of the town and of the church.

The finances of such a church as outlined above should be assisted by the commercial organization helping prepare the budget and also helping to raise it, in order to avoid the obnoxious Sunday collection, which is a farce as well as inopportune. Observe the collection plate the next time you go to church; the smallest coins possible are in it. Until the churches get upon a better industrial basis the commercial club should support the Y. M. C. A.

Churches co-operating with the commercial club have a wide field of opportunity; for example, a poor bureau where money can be borrowed on household goods; an employment bureau and general sympathy extended to the unfortunate. A charities' bureau operated by one of the churches and the commercial club is practicable.

The first effort, however, of church societies should be to secure loyalty to home industrials and merchants. The minister of a church should publicly request his members to buy from home merchants. Some are doing so already. In different cities and states this

slogan is appearing with increasing frequency: "Buy Home Made and Home Sold Merchandise." This community war cry is in the air and churches should catch the same spirit. Occasional boosting sermons for the town should be preached. Churches have not been close enough to the labor market in the past and it has been a serious handicap to them.

The church in general is in jeopardy unless it lays aside its indifference concerning community welfare. There must be less "best church, best music-in-town" spirit and more unselfish service for the community industrially.

Mr. Raymond Robins, a labor leader of national reputation, says: "Where are the churches in the labor crisis? It is asked why workingmen do not attend the churches. It may be if the latter did something for the wives and daughters and mothers of the workers they might get the workingmen interested."

Who is my neighbor? Who was neighbor unto him that fell among thieves on his way from Jerusalem to Jericho? Not the priest and not the Levite, but the Samaritan, he that showed mercy by binding up wounds, pouring in oil and wine, putting him on his horse, taking him to the hotel and paying the bill. Thieves are at large today. *He, who destroys the market for labor in any town, is a thief of somebody's job.*

He who by negligence of effort allows the industrial community life to decay thereby causes depreciation of all local property. The obligation, therefore, rings clear; do you hear it, church people? Into

the industrial fight of your town, into your commercial club, that your neighbor may have a job, so that he can feed and clothe his family and save his home.

"New occasions teach new duties; time makes ancient
good uncouth;
They must upward still and onward, who would keep
abreast of truth."

The "new religion" is a call to the church for social and industrial service. Churches must incorporate physical and mental aid to their efforts, as well as spiritual, if they expect to serve the present needs and those of the future.

CHAPTER XVIII.

LANDSCAPE BEAUTIFUL A TOWN ASSET.

One of the most delightful as well as one of the most effective industrials a town can exercise itself regarding is a landscape scheme; it serves everybody concerned in the community and it concerns outsiders to become residents. A scientific landscape plan carefully executed is an industrial directly attracting inhabitants to that town. And as in the industrial of schools so also in that of landscape, all towns may have this equivalent of a factory. And although the landscape industrial is possible for every town and community very few endeavor to realize on this raw material, at their very doors.

In the chapter on advertising a town the subject of celebration was emphasized. While in an Illinois town of less than 2,000 inhabitants the writer met a business man who had recently moved into the community. Inquiry as to what influenced him to do so drew from him the information that he accidentally came to a Fourth of July celebration and while attending it was so favorably impressed with the beauty of the town's landscape that he moved his own family and that of his son to the place and purchased at once.

The industrial profit accruing to a town from land-

scape gardening is almost inestimable. For centuries the city of Paris has been accepted as the world's playground. Some of its chief attractions are its public parks and gardens, its boulevards and pleasure grounds, its architecture and landscape vistas. Paris has learned well the lesson of the industrial value of civic beauty as an investment. Napoleon rebuilt Paris with the inhabitants objecting, but the present citizens now appreciate that the landscape charms of that city bring trade world-wide, millions of dollars annually.

As a result of this appreciation the municipality has been authorized to borrow $175,000,000 for further beautification as an investment. A part of this, $47,000,000, contemporaneous with the recent labor troubles of Paris, was oversubscribed thirty-nine times. It has been said that when Pericles realized Athens was losing its trade he began gigantic public improvement, resulting in regaining and maintaining its supremacy for centuries, and even today Athens is coining money from Pericles' far-seeing investments.

The towns of the United States have recently awakened to the importance of this great asset. The federal government in Washington has endorsed the elaboration of George Washington's plan for beautifying the city named after himself, and it is spending millions of dollars to realize it; Boston is busy with its city plan; Chicago has one which startled Europe when displayed at the City Planning Convention in London; Oklahoma City bonded itself recently for $400,000 for boulevards; Cleveland and Cincinnati likewise for mil-

lions of dollars and Portland, Oregon, recently accepted plans prepared by a landscape architect which will cost $100,000,000 to execute. Redlands, Californit, has voted $80,000; San Diego, $1,000,000; Houston,. $150,000, all to be expended for landscape schemes.

These figures are evidence enough to make clear the importance of this industrial investment by a town. The next step is to consider how to realize this industrial for one's home town.

First, there must be an educational campaign organized, not only with able men and women, but for a long siege if necessary. The work of converting the citizens of the community to the great value of a landscape plan is not insignificant and must not be ignored.

Lecturers on the subject is one way. This propaganda can be sown without exciting the unconverted. A lecturer looks innocent but he may be carrying explosives of a high order. The lyceum course allows of clever scheming by local citizens on subjects they desire to realize in their community.

Educational work in the papers is admirable. The work other towns are doing must be described, for example, such as that of Kalamazoo, Michigan, which for a long period endeavored to get factories, but unsuccessfully, along old lines and therefore decided to make Kalamazoo a better city to live in. Within two years thirty-two new industrials located there without a dollar of bonus.

A public holiday for town cleaning will pay. Prizes for the removal of pasteboard advertisements on buildings and telegraph poles cleaned up the city of Red Wing, Minnesota. Bay City, Michigan, realized results by the ladies publicly announcing a tour en masse of alleys and by-ways. Photographs of undesirable spots reproduced in the newspapers turn the trick often. Spokane, Washington, decided to do this. A newspaper representative approached the owner of one of the beauty spots (?) with a request to be allowed to take a photograph, and when the owner said he didn't care the newspaper representative replied that if he didn't care he would reproduce a half-page of the undesirable yard. Then the owner exclaimed: "O, h——, don't do that; I will clean it up."

Have your lumber dealer ask his mill to dip all shingles, either green or red, before binding, so your roofs will be more attractive from a landscape standpoint. For the latter reason, also, suggest white chickens. White chickens either on a green lawn or in a barnyard are a landscape asset.

Prizes for clean back yards bring results, as also for gardens and lawns. Renting vacant lots and planting is the plan of Los Angeles. Arbor Day, when the commercial club gives away trees, flower seeds and bulbs, should not be overlooked. Chicago, on its Arbor Day, sold 300,000 mulberry sprouts for one cent each to the school children.

A garden school arouses the children very successfully. Information can be secured on this subject from

the Fairview Garden School, High Street, Yonkers, N. Y. A junior civic league has awakened the children of Morristown, N. J.

An attractive business section is always an advertisement. So far as possible teams should be prohibited hitching on the main business street, and when such an ordinance is passed facilities should be otherwise provided. The National Humane Alliance, Charities building, New York City, will give a bronze-trimmed, red granite fountain to any town paying the freight and set-up. The town that first prohibits horses on certain streets, allowing only automobiles, will secure advertising and a clean street.

Electroliers or chandelier lighting of the business section is worth a great deal more than it costs. Des Moines, Iowa, has almost five hundred of these five-globe chandelier lights, the down-town district at night glowing brilliantly. But these lights might well be turned out upon Sunday evening. Flushing main street is also advisable. A wide-awake town not only paves its business section but also its down-town alleys (and keeps them clean).

Roadside landscape work should be more generally encouraged. America is years behind Europe in this regard. Rural landscape gardening deserves immediate encouragement by state and nation. So mercenary we are in this country that barb-wire constitutes the fences to avoid shade which might prevent the growth of some grass, and if a transparent barb-wire fencing could be invented, that would be used. Much

can be done in rural landscape work with very little money.

The town planning act in England has made town landscape compulsory in that country. France also has such a law.

It remains for a commercial club to promote a local landscape plan. Ask your state agricultural college for a landscape professor to visit your city. Then a professional landscape architect should be employed. Boulder, Colorado, which continuously employs one landscape gardener and sometimes has two, paid Mr. Olmsted, of Boston, $1,000 for a few days of his help. A few hundreds of dollars spent by a town for a landscape plan will hasten the bonding of the community for the means to execute the plan.

While the larger landscape scheme is being sought, a lesser one may be attempted in shade tree culture under the auspices of a shade tree commission operative by city ordinance, which gives their exclusive care to this commission, planting, pruning, spraying, watering, protection, removal, etc. East Orange, N. J., affords a good example.

The suggestion is offered at this time of a municipal nursery to supply the proper shade trees for a given locality. This department would be practicable under a landscape gardener or shade tree commission. When neither is available such a department in connection with the public schools would be a form of manual training, while also a landscape asset.

A criticism is offered that shade trees are planted

indiscriminately and without knowledge of soils. In general high and low soils obtain. Following Nature's planting is advisable. Typical of lowland shade trees are: Hard maple, white elm, American linden or basswood, sycamore, yellow birch; of upland are oak, hickory, etc. The box elder is in disfavor. For ornamental trees: The hawthorn, European alder and white birch, Norway spruce, European larch, silver and white spruce, and for general planting, the white pine. The mulberry is a friend of birds, and birds are friends of men. For southern states the magnolia, cypress and Carolina poplar are popular.

CHAPTER XIX.

COMMERCIAL CLUB ROOMS AND SECRETARY.

Those towns doing the maximum work are well housed in commercial club rooms. To approximate the maximum, therefore, the rule is to have commercial club rooms.

Some towns urge that they have social clubs already and do not desire additional social organizations. After several years of work among commercial clubs, the writer is impressed with the value of headquarters for the commercial organization independent of all other local societies.

The strongest local association should be the chamber of commerce; all others should be auxiliary to this community center. When meetings must be held in lodge rooms, court house, city hall, etc., the commercial club is subsidiary and not dominant. The defect in many commercial associations is this very method of making them of minimum strength in place of maximum. The job of conducting a commercial club requires the utilization of all methods to achieve the full measure of success.

The plea is made at this time for the organization of a commercial club in your community, which shall be the local Hercules. The towns that will effect such an organization can accomplish large results and to

create such a local giant every influence must be employed.

Many energetic young men will join a commercial club with social features, that is, club rooms, who do not feel interested in a name only. Club rooms are something tangible and attract membership for that reason. Let it be said loud and clear that young men are often the leaven of a town.

One of the vital values of commercial club rooms is the get-together habit which they cultivate. Daily meetings of the members beget team work and town spirit. A commercial life that arouses only annually for a banquet is not of much force.

The argument is offered not only for commercial club rooms, but even a commercial club building. The town that possesses a chamber of commerce building has arrived. One criticism of commercial club rooms is, that they are loafing headquarters. Yes or no, as the management determines. Certain games are advisable, pool or billiards, for example, but both a bar and gambling should be prohibited, for the reason that many members of the commercial club are earnest church people and their convictions should be respected. On the other hand, the latter should yield to pool and billiard tables.

The next building planned in your town might very profitably be built four stories or more with elevators, the commercial club leasing the top floor for a five or ten years' lease. Such a building, if you have none now, creates a town spirit.

Hire a secretary, even if but a small salary can be paid him, employ him as a secretary to devote all his time to his duties. The plan of paying a secretary a few dollars per month or year, who has also a regular vocation of his own, is not of much value. Employ a secretary to be a secretary only. Place upon him the responsibility of secretarial duties. Expect results, because you do get all his time.

A secretary circulating among the industrial interests excites respect for the commercial club. The town that has a secretary is a little more "chesty" than one which has not and it is the "chesty" city that counts more often than one which is not.

While in the state of Montana two years ago, the writer found a town of only 300 inhabitants with a paid commercial club secretary, drawing a salary of $125 a month. Furthermore, the citizens reported that the investment paid them well. A stenographer, as described in the chapter on advertising, is a good commercial club investment. Central chamber of commerce headquarters is an asset and a stenographer helps to this end.

Some towns seem to look upon a commercial club as a town toy and as a result there is disappointment. The work is most serious and requires earnest effort. A board of directors of substantial citizens, professional and business men alike, should be chosen. This board should have full power to act. They should meet regularly every week, at noon luncheons, preferably, or early Monday mornings with the secretary,

to plan the week's work. A budget should be prepared and means adopted to provide for it.

A small double card, the size to enclose in an ordinary envelope, affords an excellent directory of the officers, committees, times of meetings, etc. Wellington, Kansas, has such a card.

Informal meetings of the club are most effectively secured by door-to-door visits of two or three commercial club members. Western towns excel in the spontaneous response for informal meetings at any hour of the day. They are pre-eminently community minute men in the Western States.

With commercial club rooms and social privileges, the limited membership idea has been found to bring the desired effect. Red Wing, Minnesota, used this plan. Southwestern commercial clubs have voting membership on a basis of $5 or $10, each amount entitling to a vote. If upon the ten-dollar basis and a member pays fifty dollars, he is entitled to five votes. Commercial clubs should always know the financial condition of local public and semi-public investments, hotels, lodge buildings, etc., being quick to help and boost.

The game of the commercial club is the biggest local one to play and when played with spirit and intelligence all property and the entire local labor market are boosted. Not to play the game brings disaster to a town. Oklahoma has 500 commercial clubs and this fact, in part, at least accounts for that commonwealth's great advancement.

CHAPTER XX.

PUBLIC BUILDINGS.

In the preceding chapter on landscape effort, a scientific plan was urged to be prepared by an accredited landscape architect. In such a plan it is likely a civic center would be outlined, for no modern landscape plan omits locating the public buildings for both beauty and business convenience.

A civic center includes the grouping of public buildings in a central section, each building placed in its proper relation to every other one of the group. Emerson wrote: "Hitch your wagon to a star." This is excellent advice for a town. The preparation of a landscape scheme with a civic center will result in an earlier realization of a town beautiful than will no plan at all.

Blue prints of a generous landscape scheme kept constantly before the citizens of a town, both in newspapers and in frames on the walls, are an unscheduled asset, being gradually developed into a scheduled asset.

Every town worth while should look forward to a local federal building. A civic center plan showing a federal building means that a town will work for the realization of such a structure at an early date. So with all other public buildings.

A respectable city hall building, an auditorium or opera house, a Y. M. C. A., Carnegie library, modern high school, hotels, lodge buildings, all these deserve the constant attention of the commercial club to realize. And a chamber of commerce building also is urged.

Has your town no Carnegie library building? That town which has not attempted to its full ability securing such a building is hardly deserving of consideration. The indisposition to try for one of Mr. Carnegie's architectural gems labels a town as indifferent in a lamentable degree. A Carnegie library building adds to the landscape merit of a town directly and indirectly it inspires to more attractive architecture in other later buildings. For the purely inspirational effect such an industrial is desirable.

The subject of intellectual pleasure is not necessary to elaborate, for it is self-evident. A town which has a Carnegie library is a better community because of it and residence there is more desirable, which being the case makes property worth more. The writer has yet to find a town with a Carnegie library building that regrets getting it.

Towns without city halls or opera houses might consider the construction of a building to combine these two public enterprises. Stoughton, Wisconsin, has such a building.

It is hoped some philanthropist will scatter Y. M. C. A. buildings nationally upon the same basis Mr. Carnegie has library buildings. Let some commercial club

test out Mr. Rockefeller on this subject. He is susceptible of such philanthropy which would seem to be opportune.

A good hotel is an indispensable factor in a town which amounts to anything industrially. Not to have decent hotel accommodations is to treat a town's guests slightingly. Traveling is enervating. The traveling salesman has a severe and exhausting physical vocation and deserves good hotel privileges. That town is extremely selfish, the citizens of which enjoy good beds and palatable foods, which the guests of the town are unable to get in the local hotel.

A good hotel is an industrial, returning profits to a town. In such a hotel transients remain longer and consequently leave more money. Then, they think kindlier of such a town, boosting it everywhere.

Wellington and Winfield, Kansas, are good illustrations of these facts. Wellington sacrificed deeply to secure a creditable hotel. The result is not only a good hotel, but directly other buildings also with the ultimate effect of an increased population, which has secured for it supremacy among the competitive towns of its section.

Winfield, town of churches, some fifteen or sixteen, does not provide the courtesy of a respectable hotel. The spirit which accepts such a condition is one which has left the town of Winfield outstripped by Wellington, the adjoining county seat. An undesirable hotel advertises a town as lacking in proper industrial spirit.

CHAPTER XXI.

TOWN SPIRIT.

The proper civic spirit is really what does things for a town. It is the fundamental requisite in a community for achievement. Consequently, the initial effort of citizens, who desire to accomplish something for their town should be expended in cultivating a strong civic spirit. The rejuvenation of a town has begun when all citizens have caught the proper town spirit.

The statement is credited to a western town that it has a "knockers" committee and whenever any citizen is heard speaking disparagingly (knocking) concerning a town the committee calls upon him and asks that he desist or leave town. The psychological effect of such a committee is considerable. Display cards around town with the names of the committee should be a restraining influence.

A story was related in the presence of the writer, by a gentleman of Minnesota, which is significant on this subject. This gentleman was visiting a former resident of his own town of Faribault, who had moved to Red Wing, Minnesota. The former resident desired to show his old friend Red Wing, and while on the

banks of the Mississippi excitedly exclaimed, "Ed, just look at the scenery; isn't it the most delightful you ever saw?" His friend quietly protested that it was no more beautiful than in many other places. Whereupon, the Red Wing resident replied: "To tell you the truth, Ed, I couldn't see its beauty either when I moved here, but these Red Wing boosters have been so continuously telling me that it is the greatest scenery in the country, that, Ed, I now actually believe it is."

A town slogan inculcates civic spirit. In Wichita, there is an electric sign flashing at night as follows: "Watch Wichita Win." That slogan sign is remembered by visitors when hundreds of miles away from Wichita. It is an advertisement, but it is more than simply that; it is a generator of civic spirit. The subjective effect is greater than the objective in the degree that the proper civic spirit is a town's greatest capital.

What has caused the citizens of western towns to shout their praises? The ozone of town spirit. It is dangerous out West to speak slightingly of one's town. The commercial club is a vigilance committee, likely at any time to do violence to the "knocker," and why should this not be so, since a town knocker is a town liability inevitably depressing industrial welfare.

An effective way to create civic spirit is to get before the citizens a description of what other towns are attempting and accomplishing. Most Americans

dislike to be trailing along at the end of the procession, therefore, simply to show a town that it is a back number unless it awakens, will usually arouse a new spirit.

Monthly luncheons are profitable. The first need is to get the citizens to rub elbows and to hear a discussion of ways and means used by other towns. Stillwater, Minnesota, conducted monthly luncheons for six months just to achieve this one result. The writer recalls meeting with three hundred of that city's citizens at such a luncheon.

Too many towns leave this work to the directors, thus ignoring the element of town spirit. That practice is entirely wrong. The power of public sentiment and civic spirit not only drives directors, but supports them, too.

For the purpose of arousing town spirit, a campaign should be begun along the line of remembering one's home town before all, in investment. Chicago held an industrial event, the sentiment of which was, buy Chicago made products. *This sentiment is significant for those citizens outside of Chicago to leave that city's mail order houses alone and buy at home.* "Nothing too good or too great for Seattle," echoes from the Pacific Coast.

The spirit of town conservation is exemplified in songs sung by commercial clubs. In New Haven, the seat of dignified Yale, while former President Theodore Roosevelt was a guest recently, the chamber of commerce sang its songs apropos of the occasion. Chi-

cago Association of Commerce has its songs, the choruses of which are:

My Chi-ca-go,
That's the only town for me
My Chi-ca-go.
Center of the whole country,
All our flags are flying for Chicago, never furled,
Hail Chicago! Wonder of the round, round world.

Chicago forever, Hurrah! boys, Hurrah!
Pull all together, get in the game;
While we rally for the town, boys, we'll hold her colors high,
Shouting the battle cry, Chicago.

CHAPTER XXII.

WOMEN'S CLUBS.

The civic work being accomplished by women in many towns justifies devoting a few words to the opportunity afforded them in community betterment. In some towns the ladies are really doing more than the commercial clubs. In every community they may accomplish a great work. One very logical line of endeavor is landscape. The women have both the inclination and the influence to undertake large measures in this line.

Parks and playgrounds allow the exercise of feminine taste and talent. Cleanliness and beauty in a town are qualities desirable and well deserving of effort. Sanitation is health and health is wealth.

The ladies of Watseka, Illinois, deserve mention regarding what is possible. This town is one in which the women seem to have more gumption than the commercial club. In addition to promoting a beautiful public building, the ladies have accomplished beneficial results in landscape gardening. The city of Watseka had an undesirable railroad station and grounds, so the ladies got aboard a train one day and paid a visit to the general offices, with the outcome of the promise of a new station building and attractive grounds around it.

The ladies of Red Wing, Minnesota, have done much to improve that city. Travelers passing through the city observe the railroad depot grounds attractively cared for, the management being in the hands of the ladies, co-operating with the railroad. They have also purchased a park of thirty acres and prepared it for the enjoyment of the citizens.

These two incidents illustrate the opportunity of nearly all towns, namely, the beautification of the grounds around the railroad station.

No excuse exists for carelessly kept railroad property, such conditions being a distinct liability for the railroad and the town. The ladies should insist of the railroad company that they beautify their grounds. An example of progressiveness in this particular is the Harriman railroad system, including the Union and Southern Pacific. Passengers along these lines are impressed with the care expended to keep the station parks attractive.

Ladies can organize children's garden clubs to interest the young folks in tree culture and flower growing; in keeping the town free of litter; in playground work.

The latter is a great opportunity for the women's civic club. So thoroughly accepted is the idea of playgrounds that emphasis seems unnecessary. Play grounds with complete equipment of athletic paraphernalia are an asset for a town and directly an advertisement. The magazine published on this subject discusses playgrounds fully.

Rest rooms for farmers' wives are often promoted by the women's clubs. There has not been the close social relationship between the ladies of the town and farmers' wives that there might have been. How much urban women have done to alienate the farmers from towns is uncertain, but this feeling should be counteracted and may be by the ladies of a town establishing a local club room in which the farmers' wives will be welcome; not just rest rooms but real club rooms in which both congregate in social life. The ordinary rest room smacks too much of patronage. The solution of local irritation between urban and rural population could doubtless be removed by free fraternizing between the women. Try it.

The women's civic club may well be a division of the chamber of commerce and conduct regular receptions to the chamber. The ladies of Colorado Springs have done this and the interest is increasingly beneficial.

The women of a Wisconsin town devoted a year to the study of American cities and their problems. Then in a general meeting, they discussed local questions, garbage, school work, landscape improvement, gardens, sanitation and health regulations. As a result, within three months the tubercular test was applied to all local towns, a garbage system introduced, manual training and domestic science added in the schools, a town clean-up being tried, shrubs and flowers and vines with thirteen hundred penny seed packages distributed.

586831

Sunday afternoon concerts may be conducted by the ladies.

One thought in conclusion. *The women of every town hold the power to perpetuate the prosperity of their town.* They do 90 per cent of the shopping and if they will be loyal to the merchants, the latter will be in a position to promote any and all social and industrial community life. The responsibility of the town's welfare, therefore, rests in large part upon the ladies. Let them be loyal to their town by shopping at home through their local merchants.

A mother in a Wisconsin town openly boasted that she did not purchase her merchandise of home merchants, yet she sent three boys through the high school of that town, which the merchants paid taxes to maintain. And every outside shopper is likewise as unwise as that mother, who was trying to kill the influences that gave her boys the opportunity of an education.

CHAPTER XXIII.

THE FARMER A NATIONAL PROBLEM.

For some reason, perhaps because he lives so close to the soil, the farmer is Uncle Sam's most independent subject. There appears to be very little servility in his deportment and withal he is a most suspicious citizen, but one of the easiest to bunco, too.

Why is the farmer a national problem? Because he isolates himself from community promotion. He has become imbued with the idea that he owes his community nothing except to farm. He has declined to join his fellow citizens in promoting a better social welfare. He accuses (by manner at least) the merchants of being grafters while in reality, he, himself, is the grafter. For example:

Whoever heard of a farmer rushing to a Fourth of July celebration committee and insisting that he be allowed to help it. Yet, why should he not? How many farmers ever go down into their pockets for ten or twenty dollars towards a Fourth of July celebration? Nevertheless, they owe a social debt to their community which is far in arrears. They accept at the hands of the merchants social enjoyment for themselves and their families without ever feeling any obligation for the same. This is not a square deal between fellow citizens and should be corrected.

Farmers should appreciate that their community is constructed from more than lands and banks and stores; these are only one factor in a community. To have good stores, good crops and cattle is important, but not so much so as to have good schools and churches, chautauquas and lyceum courses, clubs and lodges, bands and baseball games, Decoration days and Fourths of July, fairs and home comings, opera houses and library buildings—these and kindred institutions constitute the social wealth of the community.

In an Illinois town the farmers threatened a boycott of the town if the merchants did not discontinue agitation for a modern township high school building. Thus has the name farmer become a synonym for unprogressiveness. A gentleman recently told the writer that he moved his family away from a town because the farmers dominated it and accordingly he knew that his children could not secure so good an education and social welfare as in another town which the farmers did not dominate, a most deplorable, but true, indictment of the farmer.

The charge is made herewith that the farmer has deliberately chosen to isolate himself from participation in the life of his locality, and that this fact is in no small degree responsible for boys leaving the farm. Mere accumulation is not an ideal standard of living. Socializing the community for the stimulation and solace of companionship and culture is a greater work and duty than just farming; that is,

making a locality a pleasant and desirable place to reside, is the highest work. But when a farmer declines to join the merchants for social welfare, to contribute dollars for it, to give his time and thought, he is accepting at the hands of these business men a social life for which he has not paid and that is charity.

Paying taxes does not suffice. The farmer may contribute to a community by taxes, but who serves on the school boards, on the church boards, on the entertainment boards? Not the farmer as a rule, but the merchant.

While the farmer is out in nature, for which privilege he owes a greater debt to his community than the man who works indoors, the latter is helping the farmer grow rich. Building up a social life adds to the unearned increment of farm lands and therefore the merchant is helping the local farmer become prosperous.

Taxing the unearned increment is a prominent question today. In Europe they are wrestling with it. England may have such a law soon, and whether or not the United States ventures upon such a proposition, nevertheless, the farmer by the facts in the case owes his home town more than he paying it in service and subscriptions of money. England's legislative measure calls for 20 per cent of the unearned increment of lands. On this basis, 20 per cent, the farmers of the United States owe their home towns $3,000,000,000, which is one-fifth of the land appreci-

ation in this country, $15,000,000,000, in the past decade.

Not only is he isolating himself from his share in social betterment, but he deliberately crucifies his home merchant by sending to Sears, Roebuck and to Montgomery Ward for merchandise, by which uneconomical and uncharitable procedure he crucifies not only his merchant, but his own interests.

Rural landscape should be attempted by farmers. For example: Attractive lawns, flower gardens, groves and hedges, painting all the buildings, fountains, good roads, etc. It has been said on authority that bad roads cost the farmers over a billion dollars a year. *How much does the farmer owe his community? As much, and no less, as any other local business man, and he owes it too in service and money just as much as a townsman does.*

Intensive farming is near at hand. Registered stock adds to the wealth of a community, but so does intensive social life and registered children, registered in high schools for example. In both departments of community endeavor the farmer and townsman should be working shoulder to shoulder, earnestly and aggressively.

A quotation from Herbert Spencer is submitted:

"The man who, expending his energies wholly on private affairs, refuses to take trouble about public affairs, pluming himself on his wisdom in minding his own business, is blind to the fact that his own business is made possible only by the maintenance of a healthy social life."

The farmer cries: What would the town do without me? Well, pray, what would the farmer do without a town? The Puritan was a farmer, but he built schools and churches, a social life without which he felt poor indeed. That man would be an unnatural parent who snatched food from his starving child, nevertheless, many parents are snatching social food from their hungry children by their practice of sending to mail order houses and declining to associate in community club work with local business men. Some farmers are making their communities social slums. In New England the "cheap Yankee" and the country slum have already arrived, typical of rural conditions widely unless the farmer is less unreasonable towards his home community. *Farmers are decivilizing their families by their isolation.*

The congress of the United States, at the suggestion of former President Roosevelt, created a Community Commission to conserve social and economic life in the smaller centers of population and rural sections. The suggestion is offered herewith that this Commission curtail the influence of the big city mail order store as the most successful and effective way of accomplishing its mission. It is only fair that representation should involve taxation.

If the big city mail order house continues to distress the industrial life of your community, insistence should be made in legislation that it pay its share of local taxes for the maintenance of social institutions. An estimate has been compiled to the effect that

towns and villages now pay 30 per cent of taxes, and if the big mail order store succeeds in destroying this source of tax revenue the consumer must pay the deficit in increased taxes. Citizens are thus deliberately seeking to increase their taxes by destroying local merchants through mail order house patronage.

Mr. Yoakum, before quoted, says:

"They, the farmers, have borrowed little money to make their roads compared with what the city people have borrowed to make their streets comfortable and cheap to haul goods over. Our farming industry is not developing as it should because not enough money is expended for the farm life to enable it to keep pace with the city life."

CHAPTER XXIV.

LEGISLATION AND PUBLIC AFFAIRS.

In the chapter entitled, "The Era of Commercial Clubs," attention is called to the work certain chambers of commerce are endeavoring on the subject of legislation, notably that of a "Chamber of Citizenship," of Cleveland, Ohio, which hired detectives to uncover the graft which startled Ohio, recently. Specifically, what legislation should a commercial club attempt?

There should be hearty and complete harmony between the city council and a commercial club. Partisan politics should be avoided, but public welfare questions are apropos of the functions of commercial bodies. The big stick of the chamber of commerce may very profitably be suspended over the city hall at all times. This restraining influence is an unscheduled asset.

The commercial club should have its legislative committee to study ordinances and legislative measures. For example, just at present the domestic parcels post measure is prominent. Commercial clubs should know that the parcels post in this country is not for the town's prosperity.

Another subject is the mailing privileges of magazines. The writer believes President Taft is right

in desiring to compel the publishers of magazines to pay more for the transportation of their advertisements. At least, it is only fair to divide the sixty-five million dollar subsidy deficit between the rich magazine owners and country newspaper publishers, who are struggling for independence. Uncle Sam now is not only favoring the rich publishers of the great cities in a subsidized manner by carrying their magazines at a deficit of sixty-five million dollars, but he is even taking business from local printing offices by printing envolopes in Washington at paternalistic prices.

Better than a subsidized press and a domestic parcels post would be penny letter postage, and therefore the commercial clubs of the entire country should flood Washington with demands for penny letter postage, now that the postal deficit has disappeared. Strategically it is the move par excellence to undertake, for penny letter postage would head off domestic parcels post temporarily at least.

Legislation against all transient dealers is good community work. Street peddlers should not be patronized by a town booster when similar merchandise can be purchased of a merchant in stores, who pays taxes. Even popcorn and peanuts the loyal town citizen will buy in a store rather than upon the street because of the stability of the former over the latter.

Is a public building being erected in your town? If so, the commercial club should ask and even demand a representation on the building committee to

guard against graft. Chicago's magnificent city hall was erected on time and without graft because her private business men were upon the building committee, notably, Hon. John G. Shedd, president of Marshall Field & Company.

For the moral effect only an ordinance introduced in the city council requiring all citizens to patronize home merchants would stir up local pride. But a legal imprint and label or tag placed upon all home sold merchandise would be legal and effective too. Labor unions have their labels and why not towns? Just a neat label: Bought at Home.

If your town has not city mail delivery you should know how much the deficit to secure it is. If not too much, the commercial club should increase the receipts in order to make application for the same, as it will give give three or four men work in town.

A town should seek to get representation in the state legislature and in the congress whenever possible, regardless of politics. A local representative at headquarters is more likely to help his town in public appropriations than one from some other town. Many towns owe public institutions, state normal schools, federal buildings and other improvements to their home representative in the state legislature. Macomb, Illinois, may credit its beautiful normal school, costing $400,000, to Mr. Sherman, representative in the state legislature from that town. The duplication of this incident is quite common.

Every state should have a statute requiring all out-

side corporations or firms desiring to sell stock in the state to apply to the secretary of state for a certificate of responsibility and merit, the same to be issued after careful investigation.

Every town should enact strict ordinances against bankrupt transient stocks and enforce them, local and state. Many transient merchants and also peddlers are "bluffed" out of town. "Bluff," if only to advertise locally against the "community sin" of this sort of practice.

CHAPTER XXV.

INDUSTRIAL FUNDS—HOW TO RAISE THEM

Some towns require industrial funds to rejuvenate themselves. Which class your town is in cannot be determined very easily without a thorough investigation. Often the citizens of a town do not understand what the local ailment is.

The following truth is easy to comprehend, however: If your town is not twenty per cent larger in population than it was at the preceding census, then it has not shown a normal increase, and requires treatment of some sort, for the natural growth of towns during the past decade is about twenty per cent.

Another fact that is also easy of comprehension is: If your town's population has not increased during the last decade it is safe to say that real estate is not appreciating very rapidly. And if the population is at a standstill, radical means are doubtless necessary to retrieve past prestige.

What is wrong in your town if it is not going forward as fast as it should be? Doubtless the citizens are apathetic in too large a degree. They are not together in team work; are not willing to sacrifice time and money in order to boost their home town.

The subject of town promotion is not so exceedingly intricate and difficult as it may first appear to be. Any town may increase its population and pros-

perity if it is willing to pay the cost. A town holds local welfare in its own hands—its weal or woe.

For example, a bond issue by your town for landscape work on a scientific basis plus five manufacturing plants, would start prosperity growing in your community. The bond issue for twenty-five to fifty thousand dollars will beautify your town; the five factories will feed your population and bring additional residents.

Municipal government should provide for landscape bonding and therefore for a landscape scheme. This leaves the subject of funds for industrials unprovided. First, how much will be required to secure five factories? Five factories, five good manufacturing plants of modest output, can be induced to come to your town for one hundred thousand dollars. These five industrials within five years should produce a modest output plus something else.

The one hundred thousand dollars may be invested for manufacturing plants in a variety of ways. Sites for the factories with a subdivision of adjoining land into resident lots, is a good plan to begin with. This scheme will meet the cost of the sites, that is, the sale of the residence lots in proximity to the factories will realize a fund.

The one hundred thousand dollars should still be intact or its equivalent in lots which will be realized upon later. Factory buildings will have to be erected, perhaps, or loans made to the owners of the factories, the industrial association accepting a mortgage on

the factories. Sometimes stock is subscribed for by the citizens. Moving expenses may have to be paid.

But it is safe to say that a town with a $100,000 industrial fund and a landscape bond issue will quickly start on the road to prosperity.

The problem remains, how to secure the one hundred thousand dollar industrial fund. This is not a very difficult problem if the desire for a better town exists strongly enough. The most logical method of raising industrial funds is by the guarantee plan. This plan is for subscribers to the fund to authorize trustees to indorse paper for a certain amount, this fund to finance the industrials, which receive the support of the industrial board or trustees.

The financial responsibility of these subscribers is limited to the amount of their subscriptions. No cash payments are made except in the case of failure of the industrial secured, when in the latter exigency, each subscriber pays only his pro rata of the loss. This loss should be practically nothing. The subscriptions run over a fixed period, the local banks underwriting the bonds necessary to secure the factories.

This industrial guarantee plan is recommended to be used in connection with the subdivision of lots because both have been successfully used in a number of cities. The subdivision idea alone is dangerous, for the lots without the factories are likely to depreciate, while with the factories upon adjacent land they will appreciate and prove a profitable investment.

Then, too, no local capital is tied up unnecessarily

on the guarantee plan, therefore no citizens are embarrassed financially. It is without doubt the most practical industrial method of operation that has been devised.

Towns should go into the fight for a larger industrial life with vim, for unless they do so other towns will come into yours for its surplus capital. Tens and hundreds of thousands of dollars are being drained from towns to invest in wild-cat schemes, while the local industrial life suffers. Just alone to conserve local money away from outside mining schemes, cement enterprises, oil wells, irrigated lands, city real estate, railroad exploitation, etc., ad infinitum, the commercial club should promote local projects. One of the most recent of the former is watered stock of large wholesale and retail stores.

Towns have the necessary capital to construct a larger and better industrial life if only the citizens will unite determinedly to do so. No excuse can be offered for inactivity, that is, no good excuse. The trouble is that the spirit to inspire for the fight is too often absent, which, let it be said again, is a town's greatest liability. The following program is offered towns for industrial advancement and aggrandizement:

1. Buy of home merchants only.
2. Raise a guarantee industrial fund.
3. Secure a bond issue for a landscape scheme.
4. Ostracise the "knockers."
5. Adopt the industrial mayor plan.
6. Bond your county for hard wagon roads.

CHAPTER XXVI.

POINTS FOR BUSINESS MEN.

Merchants are not altogether guiltless concerning their town, and therefore a few lines for their consideration will not be amiss. Much might be said complimentary of retail merchants in their contributions to community development; no other class has worked more diligently and effectively to this end. By both money and effort they have been the leaders in social advancement.

When the pioneer farmer needed money they carried his book account, not thirty days as the big city store does today, but for a year, two years and longer if necessary. Yet some of these same farmers in later days of prosperity have turned from the home merchant to the mail order house, which asks cash in advance, the use and interest of their customers' money even before the merchandise is shipped.

Times have changed considerably since pioneer days, and now the merchant who once helped the farmer financially must go to that same farmer for help himself, for the latter has become the opulent citizen, with the merchant embarrassed economically. It would be magnanimous if the farmers of the entire nation would reciprocate their early favors from mer-

chants by at least leaving their patronage with them, the very least they could do.

But "points for merchants" are rather in criticism of some of their methods, and not eulogistic. One point is this: Merchants must learn to be loyal to one another in patronage, and this includes their wives also.

The writer was in Kansas two years ago to lecture under the auspices of the traveling salesmen of a city and while in the local postoffice he saw a gentleman, presumably a merchant, buying a money order to the National Cloak & Suit Co. An inquiry of the mail clerk revealed the information that the merchant was a local furniture and hardware dealer. Further inquiry also revealed the fact that the dry-goods merchants were liberal patrons of the aforesaid hardware merchant. That night in the opera house this incident was told, this together with the merchant's name, who acknowledged the truth of it and declared he would never do it again.

In Deadwood, South Dakota, three years ago at the conclusion of an informal address by the writer, the Board of Directors of the Chamber of Commerce retired for consultation and remained absent so long it was a question whether they had gone home or not. Reappearing, however, it was learned they had been compiling some statistics, for example, that the loyalty of the business men to the home tailors would give employment to twenty tailors more than were then employed. And a banker that night before going to

bed made an estimate that over two hundred additional jobs would be possible in Deadwood if every citizen were loyal to one another. This estimate doubtless was smaller than the real facts merited.

Addressing another audience in the opera house of a Western city the charge was made that some business men were building homes and buying all the furnishings and furniture for them from Kansas City, without a request of local furniture dealers for figures. Turning to the chairman of the meeting, also president of the commercial club, the statement was quietly and good-naturedly made to him that he was charged with being one of those guilty on this count. The audience enjoyed the scene more than the president of the commercial club did. The following day he tried to explain that his wife had done it but the business men, he was one of them, replied, "Keep quiet; it was your money."

While in Leavenworth, Kansas, lecturing, a delegation from the labor unions asked an interview with the writer. When they called at the hotel they said that the object of their visit was to ask that a plea be made with the merchants for loyalty to home industries, flour mills, wholesale grocers, etc., in order that they, the labor unions, could be loyal to the merchants. For example, of twenty-four bills audited by their unions last Labor Day they said that nineteen of them were printed outside of Leavenworth.

They related other examples of industrial disloyalty, particularly of the wives of the merchants who were

accused of visiting Kansas City to buy merchandise in lines not carried by their husbands.

In Warren, Illinois, the wife of a dry-goods merchant who himself did not have a millinery stock, has been accustomed to get a shipment of millinery, and in the parlor of her home to display this millinery for the other ladies of the town to see and select from. The expression upon the face of the local milliner at Warren when she related this incident was not one of pleasure, as the reader may well imagine.

In Oshkosh, Wisconsin, one of the cities in which the writer has lectured, a very prominent jeweler related how a local banker in whose institution three jewelers did their banking, had purchased three caskets of jewelry in Chicago without any inquiry of his clients for prices.

The president of the commercial club of Grand Forks, North Dakota, became quite excited when in an address in that city the writer remarked that the president of the commercial club should not go to St. Paul, Minn., for his clothes; that if there was no good local tailor, then the functions of the commercial club were to bring one to town.

A Chicago tailor-to-the-trade firm became very indignant when it was reported to them that a lecturer in a Minnesota town had publicly declared that the men's tailor-to-the-trade and ready-to-wear garments for ladies had eliminated practically the profitable local tailor, men and women, because the city garments were made under undesirable labor conditions, particularly of the sweat shop.

At this time the statement is advisable that merchants, who do not carry clothing themselves, have no community right to take orders for clothing to tailors-to-the-trade in Chicago and other cities when there is a local tailor in business.

Furthermore merchants have no community right to order their own clothing from Butler Bros., and also their clerks' and friends', when they conduct only a racket store themselves. The firm of Butler Bros. has built up a large clothing trade; where do they get it?

Some wholesale houses have jewelry departments in which they conduct more of a retail trade than they do wholesale. Dry goods merchants have no community right to order jewelry from such houses for themselves and friends' use. What right the wholesale houses have to do it remains for the retail merchants to say, and to say so loudly that the jobbers will hear them.

Are the local hotel men right or wrong in their patronage of the wholesale house? Let the fact that merchants bring the hotels nearly all their patronage answer this question. The commercial club should be so big and so surcharged with gumption as to investigate these conditions and declare clearly its position.

It is said the Oliver hotel of South Bend, Indiana, which has an endowment of twenty-five thousand dollars to make up the deficit in its operation, orders as much as two thousand pounds of poultry at a

time from Chicago dealers and holds it in cold storage rather than to buy it locally. Unless citizens are more loyal in these particulars their hotels will require endowments soon or more likely be forced to quit operations.

The commercial club of Valley City, North Dakota, told the writer that fifteen hundred dollars was raised for furnishings in their club rooms, and a committee appointed to purchase the furniture. That committee got on the train and went five hundred miles to St. Paul, Minnesota, buying, the writer's recollection is, at retail, absolutely ignoring the local furniture dealers.

In Lawton, Oklahoma, recently, while serving the commercial club of that city, the writer learned that the president of the commercial club was in Florida working on a town-site scheme. At the same time his own city was trying to float a subdivision land plan for a $300,000 factory.

The present is no time for merchants or the commercial club to show cowardice. To appear to be whipped is to be whipped.

Aggressive work is the want. Collection agencies are all right, but the really significant work is the offensive, the constructive kind. The incident of merchants in a city of Michigan hiring detectives to learn who was buying out of town and then discovering their own names on the detective list was ironical sure enough, but far more vital and important work on the part of merchants would the employment

of a town advertising man or a town window trimmer or a commercial club industrial secretary, for this is constructive work while the former is simply defensive.

While it is wise and imperative that a merchant do not purchase merchandise in other retail stores when he is in market or when he is attending state conventions in some other town, yet this also is insignificant in comparison with an earnest study of commercial club methods when he is away from home and also an investigation regarding factories and other industries in general when he is in other communities which may be brought to his own town. Merchants should form the habit of using a day or two while visiting in the market to locate new industrials. Co-operation of merchants and jobbers to this end would be of great assistance to the merchants of the towns which provide a market for the jobbers.

The merchants of a town should organize for the deliberate purpose of improving their mercantile establishments. A committee or bureau should be maintained for the purpose of securing modern store buildings when new buildings are to be constructed; also the remodeling or rehabilitation of old store fronts. Atchison, Kansas, did the latter. Then a consideration in executive session by the merchants of modern store fixtures, store service and methods should be sought frequently. Too many merchants are in business today who have not yet learned the fundamentals of merchandising, for example that the

accepted successful method of selling notions is to have them out on counters in trays with prices attached so that every visitor of the store can handle the articles if she desires to do so—or steal them; also that the approved method of selling ready-to-wear garments is diametrically different, namely to have all garments out of sight of the customer, men's as well as women's.

CHAPTER XXVII.

GOOD ROADS A FACTORY EQUIVALENT.

The wideawake town through its commercial club recognizes good roads radiating out of it as a center as an industrial. Good roads help a town industrially in the same manner in which an interurban railway does, providing that the interurban line radiates out of a town and reaches smaller competitive communities. For the larger town an interurban railway line is a pronounced asset, while for the smaller town in competition with the larger town with which it is connected by interurban, the railway is a distinct liability.

Indianapolis, Indiana, with a population of two hundred and fifty thousand, has added a population of over one million in the territory tributary within a radius of fifty miles by means of an elaborate system of interurban railroads, giving it in this manner a shopping population of over a million. A prominent business man of Tulsa, Oklahoma, told the writer that his town of sixteen thousand inhabitants was projecting an interurban railway by which they expected to add twenty thousand shopping population to Tulsa. The subject of interurban lines is therefore regarded by many towns and commercial clubs as an industrial which is deserving of promotion by means of local and

outside capital. When a town is a good shopping center every effort should be exerted by the local interests for the construction of an interurban system.

While every town cannot have an interurban line radiating from it, still every town may have good wagon roads leading out of it. Every county could well afford to consider definite plans for hard wagon roads as they are to be one of the great factors in the continued appreciation of farm lands in this country. The time is come when rural communities must recognize transportation, landscape and social facilities as distinct factors in the development of their resources. Up to the present time farmers have felt that an appreciation of their lands is only by the products of the soil and while intensive farming is also to be a serious consideration of agricultural interests during the next ten years, yet other features above described must be taken into consideration.

It is not improbable that the epoch is about here when counties will bond themselves for hard roads, and by hard roads it is meant concrete wagon roads or their equivalents. Representatives of a leading corporation told the writer that they had $2,000,000 for the promotion of hard wagon roads, not the construction of them but for an educational and selling campaign of their plans; the cost of construction has nothing whatever to do with this fund of $2,000,000. Future hard roads are in contradistinction to the old plan of farmers' good road conventions, for the new plan is one for which expert engineers come together

in conference for the consideration of concrete roads which will endure for fifty or a hundred years.

The commercial club should conduct a campaign with the farmers for the realization of hard roads at an early date. This propaganda regarding hard roads should not consider the temporary dirt road but should be instruction and education regarding real hard roads that will stand the test of the heaviest auto trucks. The only way in which the local business men and farmers should discuss and consider wagon roads from now on is ways and means of raising the necessary funds for the construction of permanent hard roads. The old dirt drag and split log have both played a most important part in road building up-to-date, but the country is entering upon an epoch when the farmer will be asked not to get out and construct a few yards of road himself but he will be asked to give his vote for a bond issue of a quarter or a half million of dollars by which his county may promote the necessary hard roads. The farmer has been asking for good roads in the past, and now we shall learn if he has been in good earnest in his desire for them by the manner in which he votes to obtain a hard road bond issue.

Hard concrete wagon roads will mean easy and quick transportation by automobile and auto truck from the farm to the town. Commercial clubs should remember carefully and guard zealously this fact: Hard roads neglected by their town will allow competitive towns which build hard roads to secure their

trade. With auto trucks the farmer will market his products or have them marketed for him in that town into which hard roads lead. For it is not unlikely that the large auto truck will call for the farmer's products.

Further elaboration of the subject of hard roads is not necessary to the industrial student. It is clear that the automobile and truck on hard roads mean the elimination of hundreds of towns not organized and fighting as they should be, while hard roads will mean the greater prosperity of certain towns whose business men are working as one giant force to utilize every factor in community welfare. Commercial clubs desiring to get into communication with the above mentioned firm promoting hard roads may do so by addressing the writer.

The suggestion is offered at this time that the hard concrete road be planned seven or seven-and-a-half feet wide on each side of the road with a dirt or macadam track between the two outer tracks of concrete, the middle track of dirt or macadam being used by teams, while the outside concrete tracks should be for automobiles and trucks only, one track being for the right hand machines and the other concrete track for the machines going in the opposite direction. This plan would require less expense of construction, for a fifteen foot concrete hard road would not allow auto trucks of large tonnage to pass while seven and one half foot width in two tracks would permit easy passage.

CHAPTER XXVIII.

THE IRVING MUNICIPAL GOVERNMENT PLAN.

The maximum of community welfare cannot be approximated until a more desirable form of government is developed. The farce in most towns is the local form of government. We boast of being an age of specialization. Excellence in nearly all lines today is achieved by specializing. This fact is so generally accepted that an elaboration of it is unnecessary.

But concerning the subject of municipal government, what are the facts? Are city officials specialists in their line? Have they been educated to know their work along lines of specialization as city officials? Have they prepared in university for the job of general manager of a town's public utilities and affairs?

The truth is, that the managers of local city corporations have spent their entire lives and energies in some other vocation than public and civic affairs; for example, mercantile, legal, banking, farming, medical, etc. Then some day, in a moment of enthusiasm, a man who has devoted his energies up to that time in private affairs, is nominated and elected mayor of the largest corporation in the community, that of the city.

Does he know the duties, even superficially, to say nothing of expertly, to which he has been called as

manager? Not at all. He is absolutely ignorant concerning the subjects about which he must make community decision. The chances are he subscribes for municipal journals and purchases municipal books to inform himself. Is it not a farce when a man must educate himself for his position after he has secured it rather than before, particularly a position of eminence and responsibility?

When he shall have read these journals and books on municipal affairs he is suddenly ejected from office and another candidate chosen, who likewise knows nothing about his very important duties. Thus has the municipal farce run on and on, like a runaway team, with a public paying heavily for the damages of incompetence and inexperience in the wreckage.

The public officials have thus deeply harassed and embarrassed most communities. In the smaller cities it is not so often graft, although that is not altogether lacking even there, but it is incompetence, which involves towns. The average citizen has no right to accept the position of mayor.

Mayor Gaynor, of New York City, declared that he hoped his city would never again elect a man mayor who knew so little about municipal government as did he when elected. This is from an eminent jurist, too.

The commission form of government is an improvement on the old form of mayor and aldermen, but it is not the ultimately effective desideratum. For example, Des Moines, which has the commission form in the most approved status, has already forced out of

office officials who served but one term, and elected in their place untested and untried men to fill the positions of the defeated officers, thereby necessitating that the new men learn their duties all over again, men who spent their lives in other lines of work. It is inconsistent.

The need in this country is the professionally educated mayor, the man to manage the affairs of the town who has specialized in his work, that is, taken a course in college in municipal engineering, law, public utilities, sanitation, landscape, relation of capital and labor, etc. A man who, when graduated, accepts a position in some small town for a salary of twenty or twenty-five dollars per week, and who having become experienced and tried advances to a larger town, then to the city and to the metropolis. New York City could afford to pay such a man, thoroughly tested out and experienced, one hundred thousand dollars a year to act as its mayor.

The argument is made at this time for the creation of a new profession, that of the educated mayor who shall be employed as a professional man. A board of directors, strictly honorary, should be elected by the city similarly to the manner in which the governors by commission are chosen, wards eliminated, non-partisan, with the features of the initiative, referendum and recall.

But these directors elected by the city should not be the governing officials themselves, but simply the public body whose duties primarily are to search for

and to employ a municipal engineer for a good salary to become the managing mayor under their authority and be subject directly to them. Semi-annually or oftener, if desirable, this public board of directors elected with the franchises of the people together with the hired mayor, should meet and prepare the budget of the town and also pass such legislation as might be necessary.

The executive duties of the municipal corporation should be vested absolutely in the employed mayor, upon whom should devolve full power and responsibility for the success of the public affairs which he administers. Such a plan as this conforms approximately to that of a bank in which the stockholders elect the directors who choose the president and hire him for a salary to manage the bank. In the case of the town corporation, the voters would be the stockholders and they to choose a board of public directors, the latter selecting the hired engineer for the position of mayoralty manager.

This plan centralizes the affairs of a town or city in the hands of a man who knows his job, being educated technically, and devoting his time to his work professionally as a vocation, therefore this form of government is both business-like and scientific, and until the municipal government of our country is upon a scientific and business-like method of operation it will continue to be ineffective.

The commission form of government fails at a most vulnerable point, namely, by placing at the

head of the public corporation men who are not conversant in any manner whatever with their responsibilities; second, their position does not allow permanency, either of term or of vocation; third, several commissioners divide in a weakened manner the salary which should be paid to an expert municipal engineer; fourth, it is still a political game, for example, Des Moines, with its John MacVicar.

This form of municipal government herewith outlined and advocated is also practical for the small town as well as the metropolis, and therefore fills a want in the government of the towns not even attempted by the commission form of government. It would preserve the integrity of hundreds of towns.

How to secure this form of government for your town, may be asked by some readers. The simplest way, of course, is to ask your member of the state legislature to introduce a measure for this form of government to be used in your home town. Let it be stated that the towns which first prepare and project this plan of municipal government for themselves will get national advertising by doing so. Upon this standpoint alone, and just to test the merits of such a plan it would repay any municipality. If the member of the state legislature is indifferent, the reader is at liberty to correspond with the writer and a prepared legislative bill will be submitted to you for presentation in your state legislature.

It may be the subject of concern as to where such a mayoralty manager could be secured. This at first

may cause some difficulty, for the profession of municipal engineering has not advanced to the degree that would make this problem an easy one, but without doubt there are enough men engaged in public work to allow a city to secure an expert. Furthermore, it will not be long before our universities will be graduating such men, for already Columbia University has introduced a department of municipal studies where a professional course in this subject may be prosecuted and a degree received. It is not unlikely that other universities will follow the innovation of Columbia University. The writer predicts an early advance in municipal governmental affairs to the point where the municipal expert will be a chief factor in every town and city, and as hired mayor he would have a great opportunity to serve his country, while under the control of a municipal board of directors, he would be subject to recall for maladministration. The board of directors could thus watch his administration, and keep the voters (stockholders) informed fully. Such a municipal board would be constituted of a city's leading citizens, who under present forms of municipal government cannot afford to accept public office or who have too much respect for their reputation to undertake a job of the duties of which they are entirely ignorant.

But the legislative bill which the writer has prepared goes a vital step farther than simply the foregoing municipal expert. The greater assets of a community are the unscheduled or uncapitalized, as

described in a preceding chapter. If these assets are in fact more important for a town, then law should take cognizance of and conserve them by constructive legislation. To accomplish that end, this plan provides for the professional hired mayor who shall also have constituted in his office the duties of industrial or commercial club secretary by legislation; that is, he shall be the paid industrial agent of the community by legal anactment, co-operating with the commercial club, in addition to being the paid municipal mayor of the town, his title being, "The Industrial Mayor."

This plan affords expertness of municipal affairs but it also secures that which is even of greater importance in community vitality, namely expertness in industrial endeavor. Furthermore and of hardly less consequence, this plan provides for permanency in the office of secretary of the commercial club. The Industrial Mayor Plan is the writer's idea and owes its inspiration to several years of industrial and commercial club work, therefore it is born out of the industrial life rather than the political. Politicians naturally disapprove of such a plan because it would eliminate their brazen incompetency in public affairs as well as graft, for it is a fact that in European countries in which the cities have the professional mayor, graft is eliminated. Chicago's annual graft is estimated at $1,500,000, but Chicago's loss from municipal inefficiency is doubtless double this amount.

In the interest of The Model Town and of a better and richer national life through prosperous mu-

nicipal administration and for the realization at the earliest date of the maximum in a good local labor market, this Industrial Mayor Plan is respectfully submitted to the business men and commercial clubs of the country by its author.

CHAPTER XXIX.

CERTIFICATE OF COMMUNITY WELFARE.

I, the undersigned citizen of the community of .....and state of.....;

Recognizing my debt to my home community for the enjoyment of social wealth, including schools, shows, celebrations, lectures, churches and kindred community life, without which as a community it would be impossible to compete with other communities, and

Appreciating the titanic struggle of towns for each other's industrial life, and

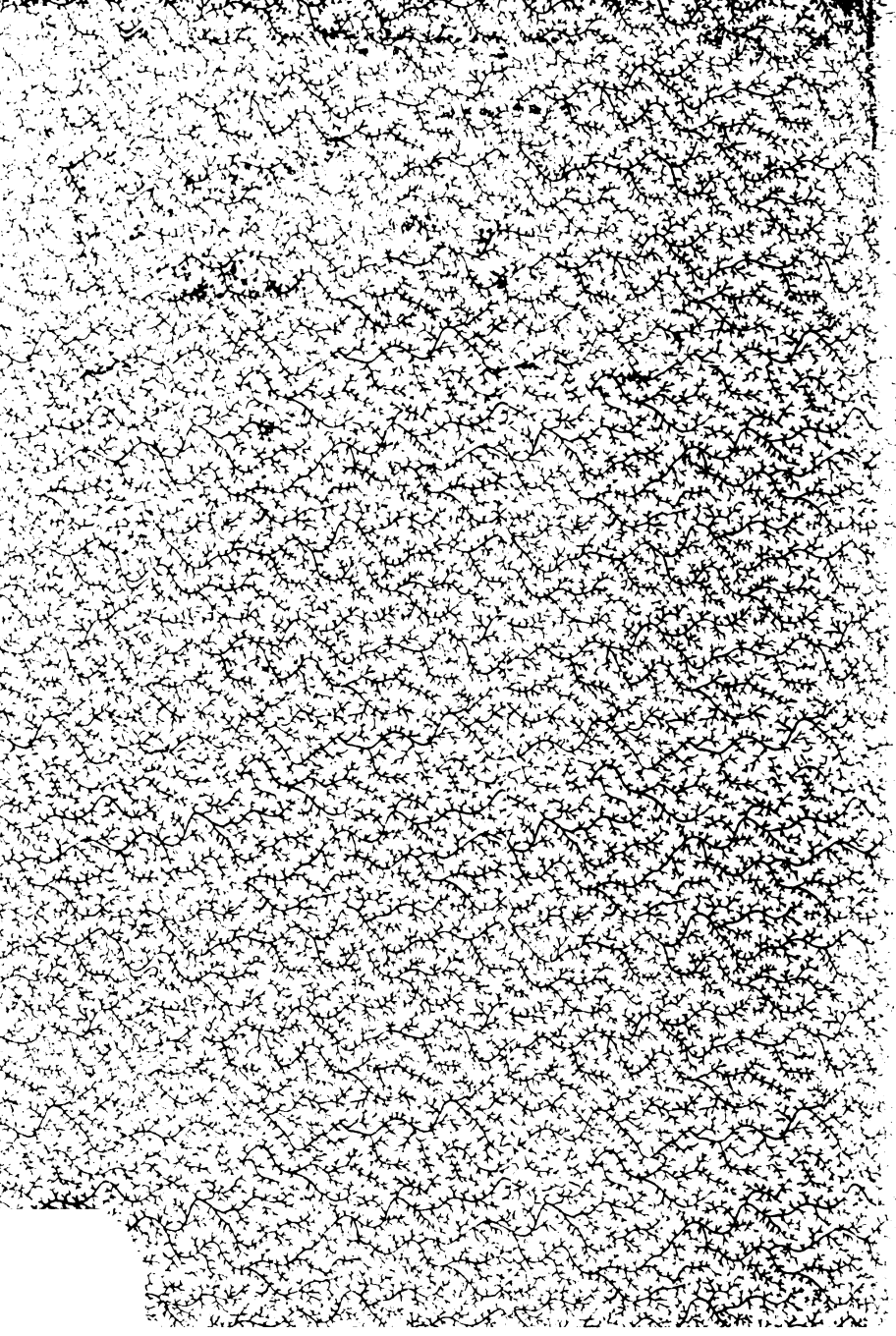
Acknowledging herewith the vital importance in this age of all of citizens working together for the realization of a better community as well as even the conservation of our present prosperity, do

Herewith agree, to spend my patronage with home merchants, to invest my money in home enterprises and to pledge a part of my time and energies in association with my fellow citizens, playing the game of community promotion in team work with them, never knocking, always boosting.

Signed.....

Date.....

(Above to be signed and handed to the Commercial Club Secretary.)



DEC JUL 1 1918